

FRANK LESLIE'S  
ILLUSTRATED  
NEWSPAPER

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EXTERMINATING THE REINDEER IN GREENLAND.—DRAWN BY D. SMITH.—[SEE PAGE 481.]



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ILLUSTRATED NEWSPAPER.

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"WHAT Makes Panics?" will be the subject of the second article contributed to this paper by Mr. Edward Atkinson, of Boston. It is a sequel to the first paper, printed this week, on "What Makes Money Tight?" Mr. Atkinson's convincing and logical style, his splendid array of facts, and his original ideas make his contributions specially interesting and instructive.

WHAT MAKES MONEY TIGHT?

I HAVE been asked to answer two questions by the editor of FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

The first one is: "What Makes Money Tight?"

That is the form in which the question is put when there may be plenty of money about, but when the people who want it can't get it. There has been more money about during the last ten weeks than for a very long time before. During this long time before there has been a less amount of money per head than there is now. Yet all through this long time money has been "very plenty," while lately it has been "very tight," although there is more of it.

Now, money may be "tight," but it can't be "scarce" when there is plenty of it. Something else may be scarce, but it can't be money. A little money goes a great way when all our work is going on well; but it must be the best kind of money, else the work will not go on well.

The money which is now in use is in part of the best kind, made of gold. Another part is made of silver, another part is made of nickel, and now and then an old copper cent turns up. Another part is made of paper worked into notes, on which Uncle Sam promises to pay a certain number of dollars. Any one who wants gold dollars can call upon the United States Treasurer and get them in payment for "greenbacks." Another kind of money is made of paper worked into notes by which Uncle Sam promises to pay the bearer so many silver dollars; but in a roundabout way any one who wants gold dollars instead of silver dollars can get them. Another kind is the national bank note. Any one who holds any of these notes can go to the bank and get them paid in gold dollars.

If you want a simple description of our present monetary system in true, scientifically economic terms, it is *trimetallic, tri-paper money, monometallism*!

We therefore have several kinds of money and plenty of it. If we want gold dollars we can get them for either kind. I have called the gold dollar the best kind of money. It is the best of the lot because if it is melted the gold is worth just as much as it was worth in the coin. If you melt a silver dollar it may be worth seventy-five or eighty cents, more or less. If you test a paper dollar by fire what there is left isn't worth a cent. There are about fifteen hundred million dollars, in one form or another, of all kinds of money now in use, of which six hundred and twenty million dollars are made of gold. This amount gives a larger quantity of money per head than has been in use for many years; there is also more gold in the country than there ever was before, and yet money has been lately "very tight."

All this money is kept equal to the best kind because you can get the best kind in exchange for either kind. If one could not get a gold dollar for a silver dollar, the silver coin might be worth only about seventy-five to eighty cents. If Uncle Sam did not pay the greenbacks in gold, no one could tell what they would be worth. If the banks had not given security for the payment of their notes, and the banks were to fail, no one could tell what those notes would be worth.

When men who are in good credit can't get money when they want it they say money is "very tight," and most people think that when money is "very tight" it must be "very scarce." That is a great mistake. It may seem to be "very scarce" to the man who can't get it. Why can't he get it? Sometimes what he has to sell is not what people want to buy; then it is the buyers that are scarce, *not* money. Sometimes he wants to sell more of what people want than they want just at that time. He can't afford to give credit, and the buyer can't get any credit. Then it is again buyers for cash who are scarce, and *not* money. Sometimes there are plenty of buyers who want the goods but

have not money enough of their own to buy with. They want to borrow. When they try to borrow they can't. There is money enough somewhere, but it is not in the right place. It is not in the vaults of the banks. The reserves are low, and the man who wants to buy the goods can't get a credit. Then it is credit that is scarce, and not money.

Now we come to the root of the matter. Sometimes there are good reasons why credit should be scarce, but there has been no good reason in these last few weeks. The whole country is rich and prosperous. There is money enough. There is gold enough. There are goods enough, and there is trade enough to take all the goods. Can the reason why credit is scarce be that common sense is scarce? It seems to be about the scarest thing, especially in Washington. Common sense would not be so scarce in Washington if it were not also very scarce in a great many other places. What are some of the signs that there is a want of common sense anywhere? That is a very easy question to answer. But sometimes the best way to answer one question is to ask another. We will try that way.

1st. Does not the man who doesn't want a bank in his town or his county where he might put his money in a safe place when he doesn't want it, and where he could get a loan when he does want it if he is fit to be trusted, show a great want of common sense?

2d. Does not the man who wants a poor kind of a dollar made of silver or of paper that may never be paid, when he can get the best kind of a dollar made of gold with less work, show a great want of common sense?

3d. Does not the man who wants Uncle Sam to tax him in order to get the money to build store-houses, or what he calls sub-treasuries, and then to tax him again in order to pay a lot of office-holders to take charge of his cotton or his corn, show a great want of common sense?

4th. Does not the man who thinks that Uncle Sam can get money in any way except by putting on taxes show a great want of common sense?

5th. Does not the man who thinks the United States can make money out of paper by printing some words upon it without making any promise to pay or being ready to pay the note, not only show a great want of common sense, but is he not next door to a fool?

6th. Now, when a great many people have no common sense, and when a good many are next door to being fools, will any man who has any common sense give them any credit?

7th. Credit is scarce among men who are not fit to be trusted, and to them money will seem to be "very tight" when there is plenty of it.

There are a good many queer points about money.

Nobody wants any money to keep. All any one wants money for is to spend. What a fool a man would be to put a lot of money into his pocket just to keep it there. What a fool a woman always is when she stuffs a lot of money into an old tea-pot and keeps it on a shelf. What a bigger fool a man is who puts money into a stove or oven and forgets; then he burns it or melts it.

Somebody said once that "the Lord takes care of the fools, the drunken men, and the United States." Even such a fool as the man who puts money in a stove, if he be cute enough to put nothing but gold into the stove, wouldn't suffer much, because he could get as much for the gold after it had been melted as he could have for the money; but if he hides silver and melts it he loses a lot, and if he hides a greenback or a bank-note and burns it, or the mice gnaw it up, he loses the whole. There are some wise fools who hoard or hoard gold. What a fool a man is who hides or hoards any money if there is a safe bank near home that he can trust.

If a man earns more money than he can spend, what he wants is a safe place to put it, where he can get it when he wants it. When he has put the best kind of money into a bank, what he wants when he goes to get it is that he shall be paid in as good a kind of money as he put in.

The kind of money that every man wants for his own use is the best kind. When he takes his wages for his work, if there is one kind of money that will buy more meat and bread, or more tea, coffee, and sugar, or more clothes than some other kind, if he isn't a fool he wants that kind. When he can get that kind, what a fool he would be to take any other kind. If he puts the best kind of money into a bank to keep it safe for him, he wants the best kind when he takes it out. What a fool a man would be to put the best kind of money into a bank and let the bank pay him out in a poor kind a few months later.

What is the best kind of money?

1st. Only that kind that is worth as much when it is melted as when it is moulded or minted and made into a coin.

2d. Only that kind which everybody is willing to take in all places, at all times, all over the world.

But a man doesn't want to carry gold about in his pocket. What kind of a promise or note is safe for him to carry in his pocket instead of gold coin?

1st. The only safe note is one that is sure to be paid in the best kind of money.

2d. The only safe kind of a note is one that is in the best credit. It will not be in good credit if it is not sure to be paid in the best kind of money.

If we can have the best kind of coin—as much as we can use and as much as we want; if we can have as many of the best kind of notes, sure to be paid in the best kind of money, as we can use and as many as we want, shouldn't we be fools to let anybody put poor kinds of money or notes upon us? The fools are not all dead yet.

This country is the richest in the world. It is not because there are a great many rich men in it. A good many of these rich men have become rich in an honest way, and the more of that kind we have the better for us; but some of these rich men have become rich by making fools of all the rest. We will attend to their case very soon.

This country is rich in spite of the rich men who make fools of us, because we raise more grain than we can eat; we grow more cotton than we can spin; we have more coal and iron than we can use; we pump more oil than we can burn; we raise more cattle than we need; we grow more tobacco than we can chew or smoke. That is to say, Uncle Sam makes a bigger product

with less work than Johnny Bull, or Hans Schmidt, or Monsieur Crapaud, or any of the rest of them. Uncle Sam doesn't take all his best men out of the field and the factory and put them into an army; he lets other fools work in that way while he keeps on work that pays.

There are more fools abroad than there are here; they pay taxes to support armies in order to support governments that put on more taxes to support more armies, so as to enable the government to put on more taxes to support more armies—and so it goes on, until what is left for the poor devils that really do all the work is not enough to keep them from starving. They are now beginning to starve in some parts of Europe. What next? Time will show.

Uncle Sam makes a great deal more out of his work than any one else, but then, he lets some of his own folks fool him. In other words, the price of most of our principal crops, of our wheat, our meat and our dairy products, of our cotton, our tobacco and our oil, is fixed by what the surplus that we don't need ourselves will bring in gold coin, for export. All exports are priced in gold.

Some people never knew and most people never think that if a country makes bigger crops than it can eat, or raises more cotton than it can spin, then it must swap these things for tea, coffee, sugar, wool, and the like, with other countries, or else the surplus won't be worth gathering.

All this foreign trade is done on a gold basis because gold is the best kind of money. It is always safe. We sell all our exports for gold and we buy all our imports with gold. We couldn't trade in any other way, and we wouldn't if we could. But what we sell for export at gold prices and what we buy for gold to import at gold prices *fixes the price for all the rest of the crop and all the rest of the goods*.

The case would be just the same if our only money for home use were silver worth only seventy to eighty cents to a dollar; or paper of which so much had been issued that people had become afraid that it wouldn't be paid. The price of all our biggest crops would be first fixed in gold at the export price, and then the price in silver or paper would be adjusted by a lot of figuring, so that no farmer would ever be able to tell whether he got a fair price or not. There is no such a *cheat* as *cheap* money. It makes the farmer think he is getting a high price when he isn't; when he tries to spend the *cheap* money he finds out how he has been fooled.

A man who has a good character, a good farm, or a good business can almost always get good money when he wants it. But when the money is *cheap* it may be nasty. When the only money that a man can get may be dollars that are only worth seventy-five to eighty cents when they are melted, or paper that may never be paid, then credit stops, then trade stops, and the farmer may not be able to get as much money of a poor kind when he wants it as he could have had of the best kind if the quality of the money were kept up to the best. Nine-tenths of all our trade is done on credit. In order that credit may be granted, the money in which it is granted must be the best kind of money. Rich men can always get all the money they want of the best kind, but they won't lend to poorer men, no matter how honest they are, if the money in which the debt is to be paid may be of a poorer kind than what they lend. What fools they would be if they did lend money in that way. If banks and bankers always deal in the best kind of money are not farmers and workmen to have the best kind also?

We are rich enough in this country to keep all the gold we need, and to make use of silver only for small change, if we choose to. We have gold enough in the country—as much as we want—and we mine more than gold enough every year to keep up our stock, if we want any more. We can also draw gold from Europe, as we have done lately, because Europe must have our corn, our meat, and our cotton; she couldn't get along without them. What we now need are more banks founded on a solid basis, with a strong reserve of gold with which to pay their notes when money is wanted. Why don't we have them? We don't have them simply because the fools are not all dead. The men who need the banks more than anybody else, farmers and the like, the very men who need the best kind of money they can get, are apt to damn the banks and clamor for silver and paper.

The end of it is that while there is plenty of money, all of which can be turned into gold on demand; and while there is plenty of gold to be had to keep all our money of the best kind, there is a *scarcity of credit*; and that is the reason why "money is tight." Money isn't tight; it is tied up, because men who have no common sense are not fit to be trusted.

When twelve Senators represent half a dozen States that have not people enough in them to elect as many Representatives, and when some of these Senators have got themselves elected because they have made enough out of silver mines to buy their places, and when they try to force a cheap dollar into use that is sometimes worth seventy, sometimes eighty, sometimes ninety cents only when it is melted, the whole trade of the country will be broken up, not because money is scarce but because credit will be scarce.

When the farmers find out that they can get the most for their crops when the money for which they are sold is of the best kind; and when the workmen find out that their wages will buy the most when they are paid in the best kind of money; and when other people find out that the best kind of money is that which is worth as much after the dollars are melted as it was before, the members of the House and Senate who are said to represent the Silver States but who really represent only the silver mines, some of which they own themselves, will be out-voted by Representatives and Senators who represent the hen mines. There are a great many more hen mines than silver mines.

If the people of this country eat as many eggs as the women who work in the factories of New England; that is to say, one egg every other day, and if these eggs are worth sixteen cents a dozen, then the annual product of our hen mines is worth over one hundred and fifty million dollars a year. The product of the silver mines isn't worth half as much.

If eggs are worth on the average only ten cents a dozen, and the people consume as many as the factory operatives, then the annual product of the hen mines is worth nearly one hundred



million dollars, and even that sum is nearly double the value of the product of the silver mines.

I once proposed to some Members of Congress to buy four million dollars' worth of hens' eggs every month, as they did of silver, and to store them in the basement of the Capitol, under their hall. They said "they wouldn't keep!" Does the silver keep? Yes; it keeps going up and down just as the jobbers in mines and in silver fool the people and fool the Government; and the people are taxed to buy the silver with which they are fooled.

What the farmers want for their eggs as well as for their grain, their hay, their cotton, and their other crops, is as much money of the best kind as they can get.

When Congress tries to put upon them cheap money worth only seventy-five to eighty cents when melted, credit becomes scarce, trade stops, prices go down. Trade will not go on again until the farmer finds out that he has been a fool for his pains in crying out for cheap money.

You asked me to explain "why money is tight." My answer is, because common sense is scarce.

Your second question is: "What Makes Panics?"

My answer to that will be that fools make panics; and I will try in the second letter to show how they do it.

*Edmond Ackison*

Boston, December 26th, 1890.

### ARBITRATION WITH ENGLAND.

SECRETARY BLAINE speaks with eloquence; he writes with incisiveness. No document from the State Department could be more clean-cut, explicit, precise, and vigorous than that which he addressed, on the 17th of December last, to the British Minister at Washington, in the discussion of American rights in the Behring Sea. The letter is very long, and begins with the statement that it is written by instruction of the President. It is intended to prove, not by argument, but by an appeal to the facts from the records, that England has not always claimed, as Lord Salisbury has asserted, "the freedom of navigation and fishing in the waters of Behring Sea."

We cannot undertake to follow the careful and orderly presentation of these facts. It is sufficient to say that they bear the imprint of precision, and are marshaled in such a masterly way that they are absolutely incontrovertible. Lord Salisbury's offer of arbitration is refused; but arbitration from the American standpoint is cordially invited.

Secretary Blaine exposes the crafty nature of the English offer of arbitration, and says it "amounts simply to a submission of the question whether any country has a right to extend its jurisdiction more than one marine league from the shore. No one disputes that, as a rule," adds Mr. Blaine; "but the question is whether there may not be exceptions whose enforcement does not interfere with those highways of commerce which the necessities and usage of the world have marked out. Great Britain, when she desired an exception, did not stop to consider or regard the inconvenience to which the commercial world might be subjected. Her exception placed an obstacle in the highway between two continents. The United States, in protecting the seal fisheries, will not interfere with a single sail of commerce on any sea of the globe."

Mr. Blaine recalls the extraordinary action of Great Britain in 1815, after the fall of Napoleon Bonaparte, in assuming the power to exclude ships of any nationality, not only from landing on the island of St. Helena, but from hovering within eight leagues of the coast of that island. He also cites the action of Great Britain at the present time in protecting her pearl fisheries in the Indian Ocean by heavily taxing foreign vessels that procure pearls far outside the three-mile limit, when these vessels enter an Australian port, land cargoes, and refit.

In closing his exhaustive paper Mr. Blaine approvingly quotes the views of Mr. Phelps, our late Minister to England, in which he holds that this Government has a right to protect its valuable seal fisheries from destruction, just as the English Government would have a right to interfere if the fish upon the Canadian coasts could be destroyed by scattering poison in the open sea, with some small profit to those engaged in it.

In behalf of this Government the Secretary of State offers to submit to arbitration the Russian claim of jurisdiction to the seal fisheries, which has become our claim since the purchase of Alaska; whether the Behring Sea "is embraced in the Pacific Ocean," as that phrase is used in the treaty of 1825 between Great Britain and Russia; whether the rights of Russia to the seal fisheries have been passed unimpaired to the United States, and, finally, the question of the rights of the United States to the fur seal fisheries in the Behring Sea, outside of the ordinary territorial limits, and the determination and the power of the United States to protect the breeding seals and to proclaim a closed season during which the killing of seals in the waters of Behring Sea, outside the ordinary territorial limits, should be prohibited.

Great Britain will, no doubt, insist upon its demands, until they are found to be untenable. It cannot expect this Government to abandon the seal fisheries to the utter destruction that threatens them if England's contention is maintained. There is no reason for violence, in words or deeds; there is ample room for a settlement of the question by arbitration. That has now been invited by both sides, each, no doubt, from its own standpoint. It should not be difficult to reach an amicable basis for a full and complete consideration of all questions involved and for a settlement mutually satisfactory and wholly honorable, though the course of the British Government, in abruptly presenting the main question at issue to the Supreme Court, is not calculated to hasten an adjustment. It appears that the Canadian Government influenced the British authorities to submit the question of the jurisdiction of the United States over Behring Sea to the Supreme Court of the United States, and to seek a judicial settlement while diplomatic negotiations were pending. A more discourteous act to our Government could hardly have been suggested, and it would not be surprising if it were promptly and forcibly resented.

### INDUSTRIAL INVESTMENTS.

THERE is a manifest tendency among some of the largest, wealthiest, and most successful business establishments of the United States to organize in corporate form, to distribute the profits of business among the investing public, and divide the responsibilities of the management and a portion of the profits among the working staff of the concerns.

This follows largely the English idea that has been so successfully carried out during the past ten years. The success which has attended the incorporation of Tiffany's, the jeweler, Claffin's, the dry-goods prince (both of New York City), and Senator Farwell's dry goods establishment in Chicago, has opened a way for other operations of a similar kind. Recently the announcement was made that the grocery firm of Thurber, Whyland & Co., of New York, the largest business of the kind in the world, was to be incorporated, with an issue of preferred and common stock, under the name of The Thurber-Whyland Company. Two more great New York private businesses are shortly, it is said, to follow this example. In each and all of these there is to be an issue of preferred stock, paying not less than eight per cent. dividends and also of common stock on the basis of the earning capacity of the concern, and with an expectation that the common stock shall receive more than the preferred.

It is also arranged that the employees shall become stockholders, and that the enterprises shall continue under their present management. In each instance the English plan is followed of placing experts of the highest skill and integrity in charge of the books of the firm for a reasonable length of time, until an exhaustive examination can be made, and all the facts fully laid before the promoters in Wall Street. If railroad bonds and stocks were sold on a basis of equal caution and conservatism there would be fewer railway bankruptcies and mortgage foreclosures. In the organization of the Thurber-Whyland Company, though Mr. Thurber remains at the head of the concern, it is stipulated that he shall not receive a dollar of salary until the million dollars of preferred stock shall have earned eight per cent. dividends. The same rule, it is said, applies in other large investment corporations abroad, and is to be applied to several that are to be brought out.

The explanation of this change of private into corporate interests is simple. It is argued that, in the first place, it establishes great business houses beyond the chances of overthrow or change by the death of one or more men who have been at their head, and who have been chiefly responsible for their organization and success. Second, it invites the co-operation of the employees and puts a premium on their faithfulness, activity, and intelligence. In the third place, it gives the customers a chance to invest in a business which they patronize, and thus makes them, to an extent, sharers in profits which they help to swell.

It is evident that we are about to witness in this country a general movement in favor of corporate industrial enterprises. The success of the greatest of these, from the Standard Oil Company down, has led to patient and careful investigation of the system pursued abroad, while the large demand for secure, conservative industrial investments has stimulated the promoters of such enterprises to make and seize an opportunity for a new, attractive, and remunerative line of business.

Some of the strongest and wealthiest financiers of the Street have brought out and are bringing out the stock of the new corporations. Thus far those that have been offered to investors have been subscribed for without hesitation, and in such large amounts that only proportionate subscriptions of stock could be allotted to the subscribers. It is evident that there is no lack of funds for legitimate investment purposes, in the great business centres of the United States.

### REFORM THE TAX LAWS.

THE annual Message of Governor Hill this year contains, aside from its unnecessary political references, a number of practical suggestions worthy of note. Chief among these, and one that will commend itself to every citizen, regardless of party affiliations, is that in reference to a reform of the tax laws, by which real estate shall be relieved from the oppressive burden of taxation, and personal property be compelled to assume a part of the load.

The Governor shows that real estate in New York now bears about eighty-nine per cent. of direct State taxation, and that the valuation of personal property for purposes of taxation has shrunk from \$452,000,000 in 1871 to only \$385,000,000 at the present time. The Governor adds this emphatic declaration: "With the vast increase of population, resources, wealth, and all the material interests of the State which has occurred during the past twenty years, it is not possible that the actual accumulation of personal property has not kept pace with the march of progress, which has included everything else in its onward movement."

The Message points out that while a citizen is entitled to take from his assessment on personal property the total amount of his indebtedness, no deduction on the value of real estate is allowed because of mortgages, judgments, incumbrances, or other specific liens upon it. The Governor thinks that "either the question of indebtedness should be eliminated entirely from the matter of taxation of property, or else all taxable property should be treated alike in respect to such indebtedness."

This is a just and reasonable conclusion, and legislation formulated in accordance with the Governor's suggestion should be had during the present session. There is no reason why the predominating political influence in the Democratic Assembly should not secure the passage of a reform tax law by that body. Its fate would then rest with the Republican Senate, and the people would put the blame, in case it failed to pass, where it belonged; and they would also know where to give credit if this much-needed and pressing reform were enacted.

The misfortune of the existing tax laws is, that while the smallest real-estate holder is subjected to taxation from which he cannot escape, the richest millionaire, provided he holds no real estate, can evade the payment of every dollar of taxes. The rank injustice of the situation has been a matter of comment and criticism for years, but the Legislature has never remedied the difficulty. In the light of the facts, the situation is little less than scandalous.

### WHY IT OPPOSED HIM.

THE vigorous opposition of the Philadelphia Press to the reelection of Senator Cameron was based, to a great extent, upon charges that he had not been attentive to his duties; that as the representative of the greatest protective State in the Union he had been extremely remiss in assisting the passage of the McKinley bill.

It charges that, "after thirteen years of service, not a single act above the dimensions of a private relief bill, stands on the statute-books" to his credit; that eight public bills were introduced by him, but not a single one became a law, and that even when these bills were before the Senate, Senator Cameron, as a rule, was not there to speak or vote for them. Against this lack of public legislation stands the record that he introduced one hundred and sixty bills for the benefit of private individuals, and that only a few of these had the consideration of the Senate. Of the sixty-four motions made by the Senator during his thirteen years of service, sixty-two were to adjourn or go into executive session, and one was to recommit a tariff bill supported by his party.

Says the Press: "To meet late, adjourn early, and these short sessions only four days a week, was the chief concern of Pennsylvania's senior Senator." It further recites that when the Tariff bill was under consideration during the last session of the Fiftyth Congress, Senator Cameron is recorded as voting only thirty-two times, though one hundred and thirty-eight "yea" and "nay" votes were taken. Seventeen times business was suspended for lack of a quorum, and twelve of these times Mr. Cameron could not be found in Washington. When the great iron and steel industry of Pennsylvania was peculiarly interested in a tariff bill, Mr. Cameron failed to respond to his name; but when rice, a South Carolina product, was threatened with a reduction of duty, "Mr. Cameron was on hand with his chum, Senator Butler, who is interested in rice-growing."

The Philadelphia Press certainly makes out a vigorous case against Senator Cameron. Both political parties would be infinitely stronger if the press had more independence in discussing the shortcomings of representative public men. The Republican party has lost ground in the past few years by reason of the servility, and at times the imbecility, of a part of its press. Its old, ringing, stalwart tone is now too faintly and too seldom heard.

### TOPICS OF THE WEEK.

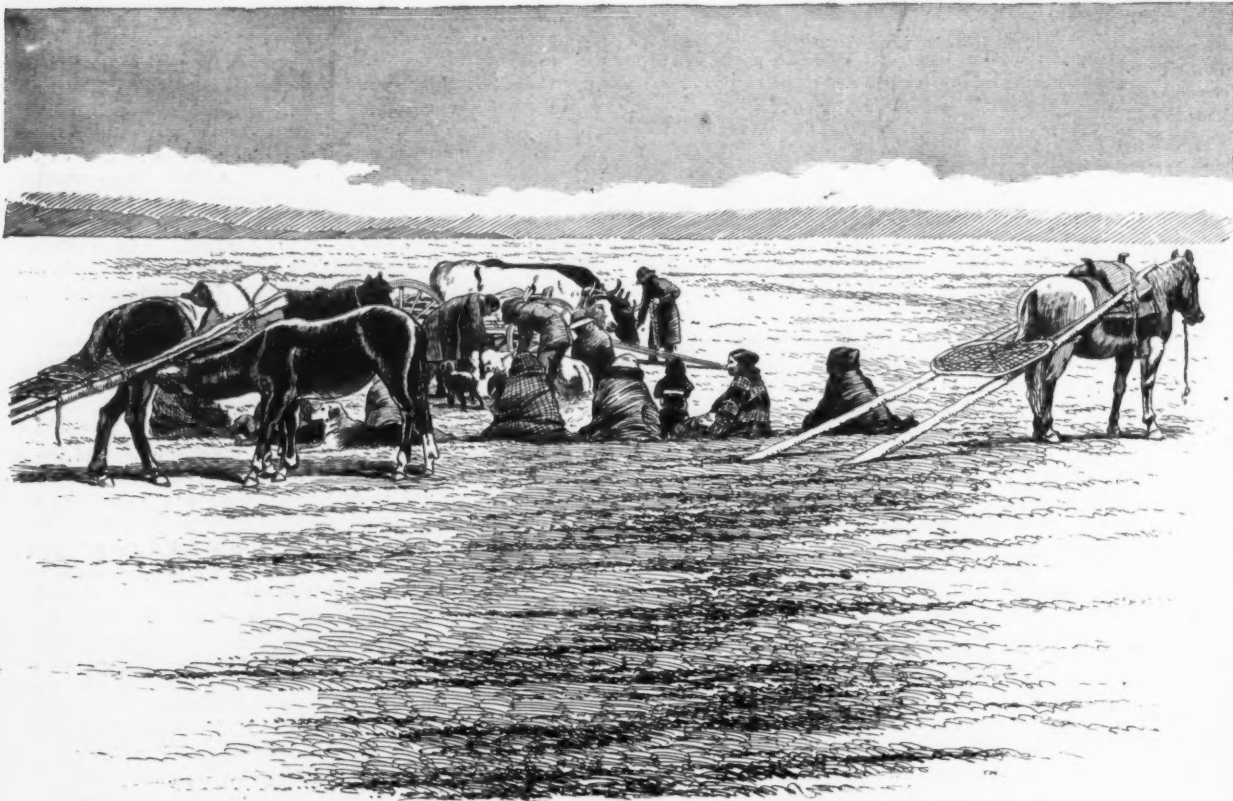
A SENSIBLE suggestion for municipal reform is made by Governor Campbell, of Ohio, in his last annual Message. He says, truthfully, that the root of bad government in cities will be found in the manner of nominating candidates for office. He favors a law requiring all municipal nominations to be made at primary elections, and the disfranchisement of electors who fail to vote at such primaries unless with sufficient legal excuse. Governor Hill, in his last annual Message, favors compulsory voting. The recommendation of Governor Campbell is still a better one. In it, perhaps, after all, lies the hope of municipal reform. It is respectfully recommended to the consideration of Senator Saxton, of this State, that a law for compulsory voting at primary elections, and for the nomination of all municipal officers at such primaries, would be a long step in advancing the cause of municipal reform.

THE correspondence of the President with the Secretary of War, dating back to October 31st, in reference to the Indian outbreak shows that President Harrison has been from the outset alive to the serious nature of the Indian troubles, and that with characteristic kindness of heart and firmness of purpose he earnestly sought to prevent the shedding of blood. He made prompt efforts to see that the wrongs complained of by the savages were investigated, and at the same time he urged that no effort be spared to secure the safety of imperiled settlers. He insisted upon the maintenance of the authority and discipline of the Indian agents, and that troops should be prepared for an outbreak, and wisely suggested that the well-disposed Indians should be separated from the ill-disposed, so as to delay or entirely prevent an outbreak. Whatever may be thought of the Indian troubles, it cannot be truthfully said that the President did not promptly, conscientiously, and earnestly seek to avoid bloodshed.

NOT a business enterprise in the world is managed with more conservatism and success than the Pennsylvania Railroad. It has tried every method of advertising, and been most generous in its expenditures, and it has, at last, come to the conclusion that hereafter it will restrict its advertising to the columns of the newspapers, and dispense with all outside appliances which require much money and bring small returns. There is a hint in the action of the Pennsylvania Railroad to all advertisers, great and small. The experience of this and all other great advertisers has at all times justified the conclusion that newspapers give better, quicker, and safer returns for money invested in advertising than all the multitudinous devices of circulars, pamphlets, painted signs, and so on. There is not an advertiser in this country who will not cordially indorse the judgment of the Pennsylvania Railroad as the result of his own experience, if he has had any, with both methods of reaching the public.

THE Farmers' Alliance will control the Legislatures of Nebraska, Kansas, South Dakota, South Carolina, and control, or partly control, the Legislatures of several other States. If their views with reference to corporate, financial, and economic questions prevail, we are about to witness some very curious experiments. An interesting revelation of the practical result of legislation recommended by farmers has just been made at Chicago, by the Deputy Collector of Internal Revenue. He says that when Congress passed the Oleomargarine bill on the urgent petition of the farmers of the country, and decided to impose a heavy tax upon the manufacture of imitation butter, the farmers expected that the oleomargarine industry would languish and in a few years cease altogether. The practical result of the law, however, is shown in the constant increase of the duties paid on oleomargarine. In other words, the law has increased the production of the obnoxious product instead of decreasing it. So much for hasty and ill-considered legislation.





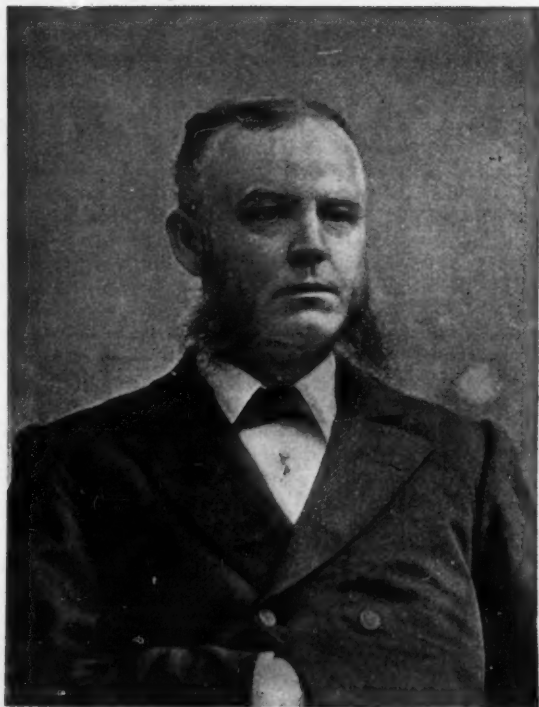
INDIANS DIVIDING THEIR RATIONS.



CROW-FOOT, SON OF SITTING BULL, KILLED IN THE OUTBREAK AT PINE RIDGE.



SIUX INDIANS IN COSTUME FOR DANCING.  
 SKETCHES IN THE INDIAN COUNTRY.—[SEE PAGE 479.]

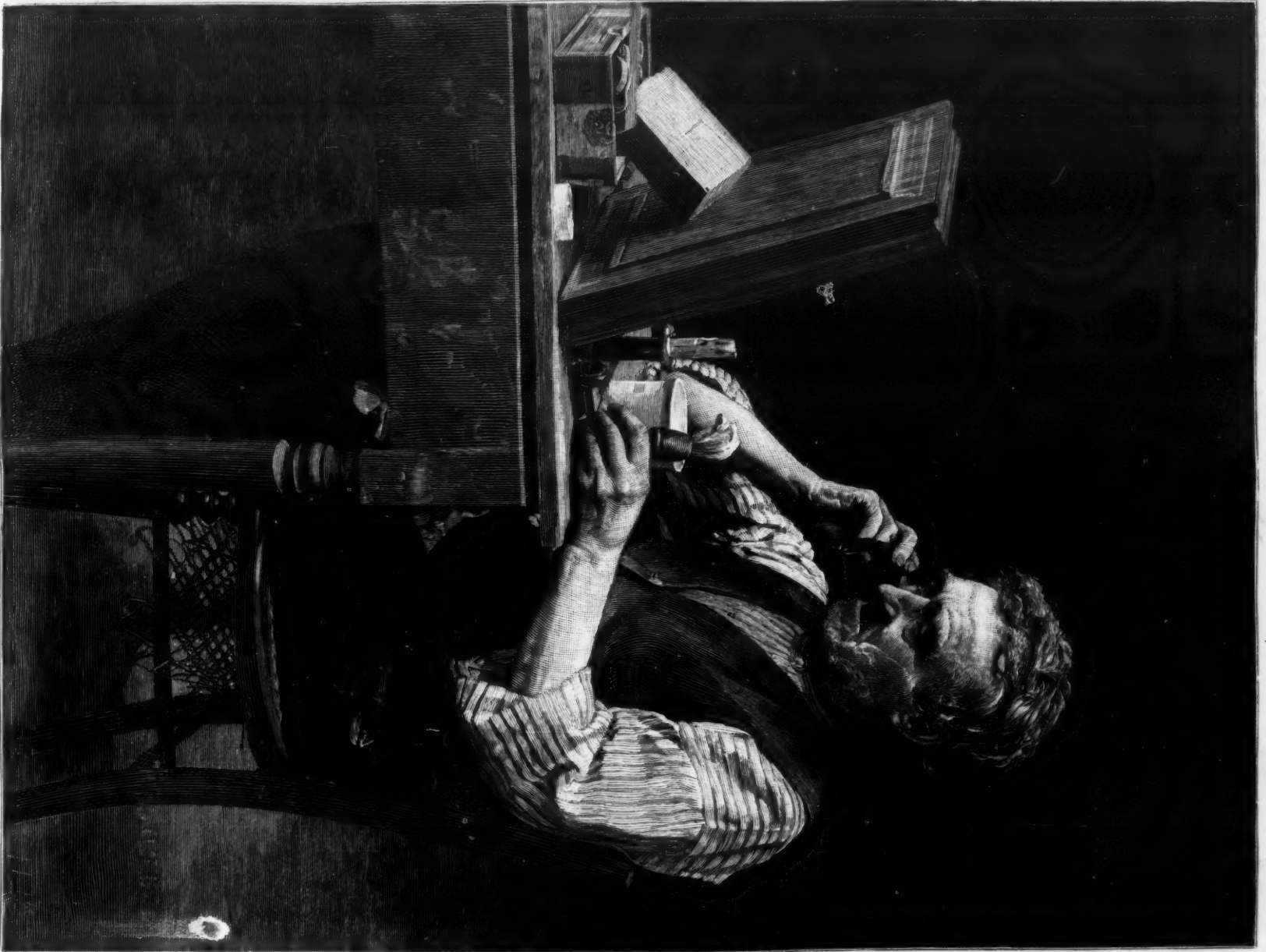


NEW HAMPSHIRE.—GENERAL HIRAM A. TUTTLE,  
 THE NEW GOVERNOR.—[SEE PAGE 481.]



INDIANA.—THE GRAVE OF THE MOTHER OF ABRAHAM LINCOLN.  
 FROM A SKETCH BY H. B. MARTIN.—[SEE PAGE 481.]





THE OLD SHAVER: PHOTO BY JOHN E. DUMONT, ROCHESTER, N. Y.—COPYRIGHT.

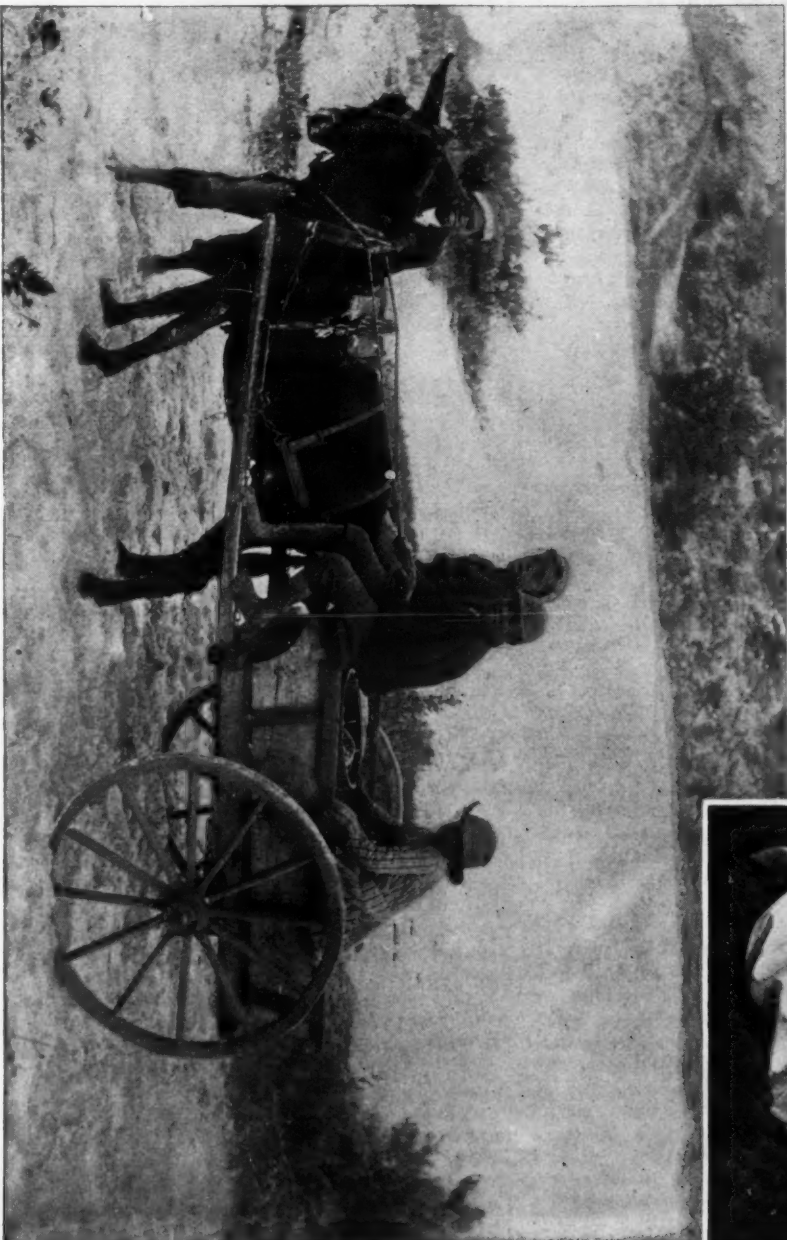
OUR AMATEUR PHOTOGRAPHIC CONTEST.—EXAMPLES OF THE WORK SUBMITTED IN COMPETITION FOR THE PRIZES.



"COME": PHOTO BY MYRA J. ALBERT, SALEM, OREGON.



"NOW I LAY ME DOWN TO SLEEP": PHOTO BY E. H. BURN, JR., EUREKA, CAL.



A BERGUDA DONKEY-CART: PHOTO BY H. LAURIE, QUEBEC.



## STANLEY.

OUT of the dark he comes, the wilderness,  
Smitten by perils and by hardships less  
Than by his losses in the marches grue  
Of those who were his comrades tried and true.

With cheery, gallant heart of youth and high,  
Into the wilds untrod he went to try  
What could be won by an heroic soul;  
Scorched, battered, all but faint, he wins the goal.  
Out of the dark he comes, and by his face,  
His voice, his glance, his set and measured pace,  
We know he has seen phantoms ghastr, and stood  
Face unto face with death in wold and wood,  
Escaped himself; but—here the sable veil,  
E'en he cannot the half unfold the tale.

Howe'er luxurious his days of rest,  
Howe'er by honors and affection pressed;  
Not all the pleasures of a life of ease,  
Not all the riches of the earth and seas,  
Not even woman's tenderest ways and wiles  
Can win his face unto its olden smiles,  
Or e'er efface from hence the mystic mark  
Of him who comes white-haired from out the dark.

But, for his journeys perilous and dire,  
Mid savage warfare, famine, tropic fire,  
Where dark of untold ages heavy lay,  
Shall follow fast the glad and fruitful day.

'Tis ever so; that out of toil and woe  
Must joy arise and plenteous harvests grow;  
And he who would to win some purpose high  
Must will to labor, suffer, or to die;  
To such an one, enwrapped, entombed in night,  
'Twas given to bring a continent to light.

J. A. KENNEDY.

## ODYLE.

BY J. H. CONNELLY.



THE long, hot day was ended; a cool evening breeze swept up the avenue, and the electric lights were already glowing. Dinner in the big fashionable boarding-house was over, and in the dimly-lighted parlor several ladies sat, languidly fanning themselves and making feeble efforts at desultory conversation. Three or four gentlemen on the steps at the door were smoking. From among them a short sighted, long-haired German gentleman, addressed by the others as "Professor," arose, threw away the stump of his cigar, and went inside to join the ladies. In a

little while his sharp, high-pitched voice could be heard doing all the talking, as usual. He was telling about some surprising exhibitions of hypnotism, or animal magnetism, that he had witnessed at Berlin. After his protracted monologue one of the ladies timidly and rather confusedly tried to repeat what she had heard somebody saying—that there was often grave error in ascribing to hypnotic influence what was in reality demonstration of the malefic power of the "elementals."

Don Gregorio, one of the group on the steps, listened, seemed interested, and after a little while went inside and joined in the conversation. Dr. Allen, sitting on the upper step near the open window, could hear all that was said in the parlor.

Don Gregorio related things even more marvelous than those told by the professor.

"Come," he said, at length, "I think that you hardly believe me. What if I were to claim for myself the possession of something of this odyle force, and challenge one of you incredulous ladies to be my subject for its demonstration? I do so. Now, ladies, which of you defies me?"

Whatever their doubts might have been, none seemed willing to offer herself for experiment. They simpered, smiled, whispered, giggled, and declared themselves "not a bit afraid," but all said "No," nevertheless, until finally Señorita Juana offered herself as a subject, saying:

"I am sure that my uncle would not propose it if it would do any harm."

Dr. Allen sprang up at once and went into the parlor. He had no such implicit confidence in her uncle.

"Most certainly I would not," replied Don Gregorio; "and I would be pleased to have you for a subject, my dear niece, for I believe that you would be a highly susceptible one; but perhaps another would be better, as our friends might suspect collusion between us."

No, the ladies protested; such an idea would be absurd. Nobody could think so of Miss de Lara, or him—besides, they would watch very sharply. Meanwhile a servant came in and turned up the lights.

"Very well," rejoined the amateur mesmerist, "those last words put me on my mettle. The more sharply you watch the more you will be convinced of the genuineness of all that takes place."

By a few downward passes before her face he seemed to plunge Señorita Juana into a profound cataleptic sleep. Passing lightly over the common and merely physical demonstrations—rigidity of the members, insensibility to light, incapability of muscular control, etc.—as mere tests of her condition, Don Gregorio entered upon a rarer and infinitely more interesting field of experiment, demonstrating the complete subjection of her mind to his will.

In compliance with directions written by those present and silently read by him, he—without word or gesture—caused Juana to go to various remote parts of the house and bring specified articles to the parlor. When completely hoodwinked she seemed to read, with his eyes, paragraphs in books chosen at random by others. Sent to a distant room for the purpose, she there

wrote a copy of a sheet upon which several other persons had, after she had left the parlor, written disconnected and even nonsensical lines and sentences.

"There! am I not something of a thaumaturgist?" demanded Don Gregorio, laughingly, as with reversed passes he restored his niece to her normal condition, in which she remembered nothing of what had transpired. The ladies agreed that he had earned that formidable title, congratulated him upon living in an age in which people are not legally cooked for doing such uncanny things, and looked upon him with a new interest, in which admiration was blended with awe.

From a scientific point of view Dr. Allen found the exhibition exceedingly interesting, but as Juana's lover he could not approve of it. Apart from a natural repugnance at seeing the girl he hoped to make his wife so completely taken possession of and controlled by another man, he had a vivid foreboding that evil would come of it. It seemed to him that he had surprised a glance of the mesmerist at his brother—Don Esteban—that was expressive of an infernal triumph for which mere gratification over the manifestation of his strange power could hardly have been sufficient reason. Did Don Esteban observe it? He could not tell. The cold, impassive countenance of the elder man gave no sign.

Don Gregorio was a tall man, with a handsome, powerful figure and distinguished martial bearing. His hands and feet were aristocratically small; his manner was marked by the most winning courtesy; few men were better or more widely informed than he; his voice was mellow, and had charming modulations in it when he was talking to women—and yet Dr. Allen said to himself, with absolute conviction, that Don Gregorio either was a villain or would easily become one upon occasion. The narrow space between the Don's brilliant but rather small eyes; his thin, high-arched nose, with a permanent sneer seeming to linger on the nostrils; thin, straight lips that he strove to hide with a big drooping mustache; large, square lower jaw; high cheek-bones and big-veined temples, were all so many beacon lights to Dr. Allen—who was a good physiognomist—warning him of the tempestuous soul that lurked behind that smiling mask.

After the exhibition Señorita Juana complained of a light headache and lethargic feeling, to dispel which she went out for a walk in the fresh evening air with Dr. Allen. She was a very pretty girl, with a pale, oval countenance, mobile, full of sensibility and tenderness, lighted up by great, glorious, liquid-black eyes, and crowned with a wealth of raven hair. Usually she was light-hearted, merry, and arch, but now she seemed languid and weary. They walked several blocks in silence. Then Dr. Allen remarked:

"That is a strange power possessed by your uncle, the good or evil of which depends altogether upon the person exercising it. Did he ever mesmerize you before?"

"No. I was only a child when he went away to Europe; so small that I retained only a vague remembrance of him, and in the three weeks since he has rejoined us here the subject has not before been mentioned."

"And you had not seen him at all in the interim?"

"No. There was some difference between him and my father. I do not know what it was, but they were not altogether good friends, and we heard very little of Uncle Gregorio for a long time. Now and then some one would tell us, 'I saw him in Paris, or Vienna, or Berlin, or Nice, or Monaco,' as the case might be. We never heard of him twice in succession as at the same place. I used to declare to my father that I was convinced Don Gregorio was not my uncle at all, but really the Wandering Jew. But within the past year he has written to us occasionally. A peace has been patched up between him and papa, and I believe that he is going home with us to Colombia, though it is not yet fully determined. I hope he will. He is very nice. Don't you think so?"

"Nice?" echoed the doctor, hesitatingly. "Well, I hardly know that I should apply that word in a characterization of Don Gregorio; but he is certainly accomplished."

"And handsome."

"Yes. He is handsome."

"I don't think you like him, doctor."

"I confess that I do not like to have him practicing his 'odyle force' upon you."

"Why?"

"Well, I don't think it is good for your nervous system, and—"

"And?"

"I scarcely know how to phrase my idea, but it seems to me that the exercise of that power gives him too great an influence upon your mentality—too much control over your emotions, thoughts, and actions; more than any other man than your father—or your husband—should have."

"You may be right. I think I will not be his subject any more—if you disapprove of it."

"I do; not simply as the physician, but as the man who loves you, Juana."

"Do you, really?" she responded, meditatively, in a low tone, after taking some steps in silence.

"Yes, with all my heart, as I told you the day I asked you to be my wife. And you have not yet given me your answer."

"No; I said 'wait,' and I still say so. If I had a mother, to whom my heart could speak, I might answer you more readily; but from childhood I have been motherless. I have no one to advise me—even to tell me if I love you. Were I to do so it would be for the here and the hereafter; my life and my soul would be yours. May I so abandon myself to a happiness that might be illusory? My heart tells me to trust in your love, but it knows so little. It cannot think; it only feels."

"It is your best adviser. Trust it, Juana. I do love you, dearly, fervently, and will love you forever. Give me your consent and let me speak to your father."

"Not yet. No; not here. Come and see me in my tropical home three months hence, and if then you say to me what you have said to-night, I will give you—my answer."

"You would not call me so far to give me a refusal?"

"Ah! you are trying to entrap me into a promise that my answer shall be 'Yes.' But you will not. All I shall say now is that rue grows in your cold North, but orange-blossoms in our sunny South."

"You are bidding me hope, my darling!"

"I do not tell you to despair. But, come! We are almost home again. Try to look as if we had been talking about the 'odyle force' all this time."

It was rather a truce than a peace that had been patched up between the De Lara brothers, but when even the Señorita Juana, who was their closest companion, failed to appreciate its very superficial and fragile character, it may well be imagined that others had no idea of the volcano that was on the verge of eruption in that family. Don Esteban was too proud a man to make a confidant of anybody in family affairs, or even in business, except in a perfunctory way to his lawyer; while, as for Don Gregorio, the frankness he was fond of assuming was simply a mask, covering a craftily secretive nature.

About a week after the mesmeric episode in the parlor, when it was generally understood that the departure of the De Laras would soon take place, Don Esteban, after dinner one evening, said to his brother as they loitered for a few minutes at the door with the ladies:

"Come and smoke your cigarette with me this evening, Gregorio, and let us have a little old-time chat."

"With much pleasure," replied the younger brother, affably.

It would not have been easy for a listener to surmise, from their fraternal manner and amiable tones, that the phrases exchanged were a challenge to sit on the family volcano and coax an eruption, and a ready acceptance of that challenge. But they were.

Don Esteban's rooms were on the second floor at the back of the house, overlooking a feeble little city garden, and shaded by a sturdy big elm-tree. The windows were wide open to admit the cool night air. A young woman in the next house—whose fiendish fondness for the piano was deplored by the entire neighborhood—was executing her favorite nocturne, which she played with the heroic vigor of a battle-march. Don Gregorio bestowed upon her a ponderous and profane execration in grandiose Spanish, and Don Esteban's rotund voice said, solemnly, "Amen!"

The brothers took seats at the window farthest from the pianiste, and in silence rolled and lighted their cigarettes. The elder was the first to speak.

"It is time," he said, "that a determination should be arrived at."

"So far, we agree perfectly. It is time."

"I hope that you have concluded to accept my proposition."

"I was hoping that you had made up your mind to accede to mine."

"Which means that you are still unwilling to give up your profligate and vicious career?"

"It means, at all events, that I do not intend to bury myself in the wilds of Colombia, so long as I live and Europe is not submerged."

"Europe has cursed you."

"It has civilized me."

"I spit upon its civilization."

"Naturally."

"What has it made of you? A refined sensualist, a spend-thrift, a gambler, a man without a home or even a country; one who neither fears God nor respects himself. What account can you render of the talents and the magnificent manhood with which you were endowed, any more than of the wealth that you have squandered?"

"Why should you assume that obligations and duties are imposed upon me by the mere fact of an existence for which my consent could never have been obtained, and for which I am consequently irresponsible?"

"That we do good, and not evil, is in some measure payment for the happiness we enjoy in the existence that God has seen fit to give us."

"Your piety, doubtless, is quite a gratification to you. But, let that pass. Each of us has lived as he has thought proper. Gold has been the object of your pursuit; pleasure of mine. I do not envy you, and I deny your right to call me to an account."

"When you call upon me to furnish the means for your dissipation you give me the right to do so. At our father's death, although you had already squandered over one hundred thousand dollars from his estate, you shared equally with me what was left, which gave you a little more than half a million. What have you done with all that—in less than twelve years? I have trebled my inheritance; but of yours, nothing is left to you but the fields and mountains that you could not fling upon the gaming-table."

"Yes; you have trebled yours. In the partition of the real estate you managed to secure the mountains that held gold. It was not a fair division."

"The existence of gold there was not dreamed of until years after our father was in glory. When I discovered it I imperiled all that I possessed for its development, and the first fifty thousand dollars that I cleared from my mine I sent to you as a present."

"A mere pittance in proportion to the value of the mine. I was at Monaco when it came. I remember that it lasted me just one month."

"And you tell me that without shame! But I will endeavor to avoid useless recriminations. As I have already told you, I have good reasons for believing that there are equally rich deposits in your land as I have found in mine, and I am willing to aid you in developing them and, in so doing, reclaiming your manhood. I will give you one hundred thousand dollars, or more if necessary, for that work, if you will come home, live there, and attend to it yourself."

"Give me now, here in New York, the sum you name, and you may take the land and all that it contains."

"And in a year or two you will be penniless again. No. The only condition upon which you shall have money from me is that you abandon Europe and return home."

"You make an impossible condition that you may not have to relax your miserly clutch upon a little of your vast hoarded wealth."

"Gregorio! When you call me miserly you utter that which is not true. I am but a prudent man who has his children to provide for. Were I alone in the world, as you are, I would perhaps be as indifferent to wealth as you, though I am very certain that I would not employ it to the same unworthy ends. I



have duties and I recognize them. I will not impoverish my daughter Juana and my son Iago, to sustain your profligacy."

"Come, I think I understand you. You wish to drive a hard bargain with me for those peaks and cañons among which you know there is gold. Well, what will you give?"

"Gregorio! After the proposition that I, in good faith, have made to you, your language is an insult."

"My right to offer insults is no less than yours."

"You are an ingrate and a scoundrel!"

"And you are a scheming, treacherous, bad brother; an avaricious, churlish, hypocritical Judas."

Don Esteban sprang to his feet, his eyes blazing and his hands clinched, but, instantly regaining his self-control, turned upon his heel and paced the floor in silence, to and fro. Don Gregorio rolled and lighted another cigarette with an air of indifference, but his long, nervous fingers trembled, and a sullen red flamed in his hollow cheeks as, after a few moments, he resumed:

"After all, epithets are not business; as you, who think of business before everything else, should be the first to recognize. I will give you right and title to every inch of Colombian ground that I still possess for seventy-five thousand dollars."

"I will not buy a foot of it, and I will not give you one dollar unless you return home."

"That is final?"

"It is final."

Don Gregorio arose, threw his cigarette out of the window, and left the room without another word.

During some subsequent days the younger brother was abroad a great deal, and when seen wore a preoccupied air. He was, as Don Esteban learned from his lawyer, trying to find a purchaser for his Colombian property, upon the strength of its supposed auriferous deposits, but as their existence was as yet problematical, the endeavor was in vain, and he soon abandoned it. Then he began thinking deeply and mischievously.

(To be concluded next week.)

### THE FASHIONS IN PARIS.

THE epidemic of anglomania has indeed swept over Paris, in spite of all attempts at inoculation by French journalists, and the results are manifest at this Christmas season in the way of big displays of English holly and mistletoe at the Madeleine Market, and in the little *boutiques* which have been put up along the boulevards for the holidays. The mistletoe, however, is principally of French growth, and is, as a rule, pilfered from the woods of St. Cloud and Versailles; and as it is most always taken direct from the oak, it is considered more lucky than that from England. Plum puddings are also arranged in tempting display; but the Frenchman's plum pudding is about as dire as the Englishman's French bread.

The principal feature for the past ten days has been the skating on the *Cercle des Patineurs* and other places. All the *haut ton* have been in attendance, and the rivalry in the skating costumes is remarkable. A certain comtesse appeared recently in a dress of pigeon-gray velvet with two bands of Persian lamb trimming the sides of the skirt. The coat was bordered with the same fur, closed at the left side, and was girdled at the waist with a belt of old silver. The double Russian sleeves were finished with two rows of the fur, and the jaunty toque was made of the velvet bordered with fur and knotted under a silver Mercury's wing. Another skating costume, very *chic*, and thoroughly Parisian, was combined black and red, and happily the wearer was an admirable skater, and could be easily followed around the course from the conspicuousness of color. The red was the military shade known as *rouge garand*, being sufficiently toned by black



A PARIS EVENING BODICE.

braiding and astrakhan. Still another striking costume had a polonaise of dark-gray cheviot over a skirt of light chamois-colored cloth, which was bordered by dark-green velvet ribbon, headed by embroidery, also in green. There was a vest-front of green velvet, and bands of gray fur, which also lined the high Medicean collar. The sleeves were of the chamois cloth completely covered with the green embroidery, with wrist-bands of green velvet.

Fur is more used than ever on house-dresses and *négligé* and boudoir robes.

Many ball-dresses have edges of sable, and one novel effect in fur application is illustrated in the evening bodice for a young lady. The material is a *crêpe de chine* in rose color, with draped fronts, and large *bouillonné* sleeves which fall off the points of the shoulders. The epaulets are of soft moufflon fur, which also borders the foot of the skirt. The Empire coiffure is *en frisure*, and is ornamented with a jet diadem. Another novel fancy in fur on an evening gown is to border the bodice and then to let

the fur fall in bou ends to the hem of the skirt; in sable this is elegant but costly.

The little French school-boys wear an odd wrap in severe weather. It is a circular cape of heavy cloth reaching nearly to the knees, with a pointed monk's-hood which completely covers the head. This idea has been applied to ladies' evening cloaks for light wear, and the hoods are lined with colored silk or plush. I saw several at the grand opera, and they were worn over toilettes of silk or brocade which had long sleeves—and there were few evening dresses, even when most elaborate, without sleeves of some sort, even when the bodice was cut low in the neck.

Among the artistic creations which are displayed in the shop windows, meant for holiday presents, the most prominent, as well as numerous, are garters of the most elaborate description. They are piled up in gilded baskets like flowers, and make an exceedingly brilliant display of color. They are made of elastic, covered with satin or watered ribbon so gathered as to stretch out with the elastic. A frill is left on the lower edge, sometimes lace is added, and a full bow of the ribbon, with perhaps a jeweled slide, is placed at the side. Some pretty novelties not quite so practical are the bags of suède leather in a variety of colors, the small ones being intended for tobacco, and the larger ones for bon-bons or any odd trifles. Sometimes the suède is covered with tiny steel nail-heads or crystal beads, or is stamped in gold *fleur-de-lys*. The bag is pleated into a slight resemblance of a pitcher, with twisted leather for a handle, and the neck of the pitcher is clasped by a bracelet of silver or gilt, which may be substituted by a costly affair set with jewels, and intended to be worn by the fair recipient of this unique fancy.

In lamp-shades ingenuity has taken a loose rein, and a novel idea is displayed in a Rue de la Paix window consisting of water-green gauze shirred very full over the framework, tied at the top with water-green ribbon, and edged with a metallic green fringe. About six brilliant dragon-flies are perched here and there on this dainty *abat-jour*.

No one can say that needlework is a lost art after examining the chiffons for evening wear. These seem to be a mass of dainty flowers embroidered on gauze or tulle, which forms a delicate ground-work for flowers of the most exquisite tints.

PARIS, December 27th, 1890.

ELLA STARR.

### THE INDIAN TROUBLES.

GRAPHIC DESCRIPTION OF THE BATTLE OF WOUNDED KNEE CREEK.

PINE RIDGE AGENCY, January 7th, 1891.

IN the annals of American history there cannot be found a battle so fierce, bloody, and decisive as the fight at Wounded Knee Creek between the Seventh Cavalry and Big Foot's band of Sioux. The Little Big Horn massacre, where Custer met his death, was a slaughter in which the greatly superior numbers of the Indians won for them a comparatively easy victory. This affair at Wounded Knee was a stand-up fight of the most desperate kind, in which the entire band was annihilated, and, although the soldiers outnumbered their opponents nearly three to one, the victory was won by Troops B and K, about one hundred strong, at least twenty less than the warriors in front of them.

There is nothing in the nature of the Sioux Indian to suggest a reason for their unexpected attack. They are wily fellows with any amount of strategy, who usually employ all the cunning of Indian warfare, and do not meet an opponent in open field unless they feel confident of success. The only explanation is to be found in the influence of their medicine-man and his peculiar ghost-dance.

When the band of Indians, under the leadership of Big Foot, walked out of their lodges and formed a semicircle in front of the soldiers' tents there was absolutely nothing to indicate that they would not submit, as they had agreed to do the night before. General Forsythe, an Indian fighter of tried worth, never gave a thought to the chances of a fight. He had the field pretty well surrounded with his men to cut off any movement toward escape, and though his plans were undoubtedly carefully laid, now that we know how treacherous the Indians were, it is plain that the general made a mistake when he did not draw his men up in line-of-battle.

When it was made plain to the band that their arms must be given up the murmur of discontent was unanimous. Close observers could see that trouble was brewing. After the first attempt to find their guns was made, the chief medicine-man arose, danced out in advance, and chanted. He pretended to be saying friendly words, so that the interpreters would not alarm the officers, but occasionally dropped a word in reference to their ghost-shirts and their so-called miraculous power to withstand bullets. General Forsythe ordered him to sit down after a time, but his object had been attained. The braves were visibly excited, and when the soldiers proceeded to disarm them the medicine-man jumped up, uttered a loud incantation, and fired at a trooper standing guard over the captured guns.

That was the signal for fight, and in a second every buck in the party arose to his feet, cast aside the blanket which covered his Winchester, and, taking direct aim, fired at the troop in front of them and not fifty feet away. It was a terrible onslaught, and so sudden that all were for the nonce dumfounded, but quickly recovering, they opened on the enemy, who stood their ground with wonderful tenacity. The position of Troops B and K would not allow their fellow-cavalrymen to fire lest they should shoot through the Indians and kill their own men.

Thus the terrible duel raged for thirty minutes. Nothing like it was ever seen between red and white men. With the greatest coolness, fortitude, and bravery the sturdy Seventh sent home their leaden messengers of death into the ranks of Big Foot's followers, and he it said to the credit of the latter, they fought with wonderful courage. But they were forced to recede before the fierce onslaught of the whites, and as they fell back a terrible fire was opened upon them from every side by the troopers, who had now come up to the aid of their comrades. Back they went, now on the run, some turning to fire, and in the flying, frenzied, terrified throng were women and children. Some of the former fought with as much desperation as the warriors. It was impossible to tell the difference between male and female. Over

toward the ravine on the southwest they hurried, and then it was that the Hotchkiss rifle came into play. Early in the fight Lieutenant E. A. Garrington, of Light Battery E of the First Artillery, was wounded in the groin and retired.

When Garrington retired the hero of the battle took his place in the person of Corporal Paul H. Weinert. There were those who had sneered at the little fellow in times of peace, and said he would never do, even in a skirmish. He looked so mild and inoffensive that few thought him capable of daring things. His hair is blonde, and a little down encircles his face, which is usually wreathed in a smile of the most innocent kind. His figure is short and slender, but athletic looking. His gun was the object at which the Indian sharpshooters directed their attention, but he heeded them not, and continued to send in shell after shell with clock-like regularity. As the Indians retreated he pushed his gun before him and fired on. He was right in the front line; his comrades were back, some wounded and some fearful of the awful shower of bullets. Nothing could daunt young Weinert. The ravine into which the Indians retreated was now occupied as a sort of fortress, and a leaden shower came from there. Weinert pushed his sturdy Hotchkiss right to its mouth. The frame-work around the gun was torn to splinters by bullets. Around his head, through his legs, under his arms they whizzed, and but for an injured finger he was untouched. Every effort was made to dislodge the Indians in the ravine. A dozen soldiers fell in the effort. Weinert pushed his piece up the ravine, took deliberate aim, and sent the shells flying. That ended the battle, and every officer present rushed up to congratulate the brave fellow.

Big Foot met his death soon after the first fire. He had been sick with pneumonia and was lying before his tent unable to rise. In the first awful fire he was shot through the head. His squaw picked up a gun and fired from the door of the tent, but was soon silenced. The chief medicine-man, whose incantations had caused the band to act with such "murderous treachery," fell with a dozen bullets in his body.

It may seem to those not near the battle-field that the killing of men, women, and children was indiscriminate and uncalled for, but the facts are that the women, and the children over twelve years of age, are just as dangerous as so many warriors. They fought right from the start and made no effort to get out of the way. In self-defense the soldiers were forced to fire into the band before them. There was no time to wait for the taking of aim. They went at them like brave men and acquitted themselves creditably.

J. M. McDONOUGH.

### THE SALVATION ARMY.

THE mission work of General Booth and his wife, which in time developed into the Salvation Army, was commenced in London in 1864. Within the decade following, the organization grew strong enough to undertake foreign conquest, and its legions began the invasion of America via Canada. They came, as it has proved, to stay; and to-day their sanguinary banner waves over barracks in nearly every city and town throughout the Dominion and the States, not to speak of other quarters of the globe. Ballington Booth, a son of the English general, is the commander-in-chief of the Salvationist forces in the United States, and has an able adjunct in his wife, who has just been making a brilliant raid upon northern Michigan. The headquarters in New York are at 111 Reade Street, where stores are kept, and whence the *War Cry*, the official gazette of the army, is issued. The central barracks are on Fourteenth Street, near Sixth Avenue. Public services are held here every evening, and "holiness meetings" in the afternoon once or twice a week. A movement has been started to raise a memorial building fund, for the purchase, at the cost of \$120,000, of a piece of property on which it is proposed to erect a four-story building at a cost of \$50,000.

The war correspondent sent to the front by an illustrated newspaper to take note of the doings of the Salvation Army in battle, sees some odd and interesting things, as the pictures on page 482 will indicate. Early in the evening he penetrates the labyrinths of the old Ninth Ward, into the heart of Abingdon Square, where open-air meetings are held under the gaslight. The "lassies" in their scuttle-bonnets and the men in their red shirts stand in a ring, taking turns at exhorting and singing—the latter to the accompaniment of the earnest cornet, the jingling tambourine, and the thunderous bass-drum, if it be a week-day; on Sundays, instrumental accompaniment is dispensed with. Around the ring are grouped all sorts and conditions of men, women, and children, and from the cigars and pipes of the former rises the smoke of battle. The crowd is orderly and quite respectful, and joins in the singing with great gusto. The army people encourage this by adapting pious words to the popular airs of the day. The results may be satisfactory from the musical point of view, but it is certain that a good many of the casual vocalists, never having bought the *War Cry* and learned the pious words, sing those originally belonging to the tunes. Thus, while the tambourine lassies in the centre are leading off the refrain, "Come, sinner, come," the outsiders, recognizing the ditty which they sang in the streets at the last Presidential election, join in heartily with "Good-bye, old Grover!" Still, the open-air engagement goes on spiritedly, and when it is over a considerable number of the lookers-on follow the soldiers up to the barracks on Fourteenth Street. This is a one-storied structure which formerly housed a concert-saloon. At the army services it is crowded to its fullest capacity, which is about five hundred persons. The officers occupy the platform, the women on the right and the men on the left; while the pretty captain, a brunette, with a clear contralto voice, presides over the services and leads the singing. The great feature, however, of these and of all the Salvation Army services, are the "experience" talks by new recruits of both sexes, and by the officers themselves. Men and women, often of the roughest and most illiterate, talk with an earnestness that rarely fails to carry conviction to their fellows, whom a conventional discourse could never reach. This is what brings recruits into the army, and literally "saves" them; and to its effectiveness no less eminent a Christian humanitarian than Archdeacon Farrar has given hearty testimony in a recent sermon preached in St. Paul's, London.



## CHRYSANTHEMUMS.

FLOWERS o' the winter,  
Has the frost-king e'en missed you?  
Ye bow not your beauty;  
Have his cold lips ne'er kissed you?

Sweet, dainty blossoms,  
Like the snow-flakes now lying  
Mid frost-blighted beauty,  
When ye should be a-dying;

The winter's no time  
For bright summer-time's blooming;  
The bird-songs are silent,  
The skies all a-glooming;

With storm, snow, and tempest  
The frost-king is here;  
*Lebe wohl*, dainty blossoms,  
'Till we greet you next year.

EMMA S. THOMAS.

## THE IRON INDUSTRIES OF THE "NEW SOUTH."

NOTES OF THE RECENT VISIT OF THE BRITISH IRON AND STEEL INSTITUTE.

THE members of the British Iron and Steel Institute who, between the 1st of October and the 5th of November, were occupied in making a tour of the mining and iron-producing and iron-manufacturing districts of the United States and the nickel-mining country of Canada, are all now back in England, and are busy giving their impressions of America and its mining and iron industries to their less fortunate friends who were unable to make the unique excursion; and he must be a remarkably unobservant man who has little to tell concerning our trip. The difficulty in my case will be to state all I would like to tell in the space allotted to me in FRANK LESLIE'S ILLUSTRATED NEWSPAPER.

Our travels in America and Canada extended over five weeks. We were not more than four days in any one city, and in every city we visited there was not a large or in any way representative works or factory connected with the iron trade which was not thrown open for our inspection, at which we were not heartily welcomed, and all the information we might desire freely given us. In these letters I can only hope to deal with the industrial side of the excursion; I cannot even begin to catalogue the hospitalities and social courtesies which were tendered us everywhere we went. All that I can remark in that connection is that in each city we visited the local committee acted with the greatest loyalty toward the National Reception Committee, and that each local committee and every member of it seemed to be impressed with the idea that the pleasure and success of our excursion depended upon their energies, and worked with that impression always upon their minds.

Passing over our visits to various cities between New York and Chicago, I come to the 16th of October, when our party, in accordance with previous arrangement, was divided into two sections. About two hundred and eighty, including Sir James Kitson, President of the Iron and Steel Institute, and Sir Lothian Bell, made an excursion to the "New South," the iron-producing region of Alabama, Tennessee, Kentucky, and Virginia; and about one hundred and thirty went to the Northwest to visit the Lake Superior ore mines in Michigan and Wisconsin, and on their return journey to Washington via Niagara Falls, to visit the recently opened nickel mines at Ludbury in the province of Ontario, Canada. Mr. W. P. Shinn, of the Pennsylvania Railway Company, who was chairman of the Committee on Transportation, was in charge of the excursion to the South. Mr. J. F. Lewis, who was chairman of the New York Local Committee, piloted the excursion to the Northwestern ore mines. From the outset the excursion to the New South was the more popular of the alternative trips from Chicago offered us by the American National Reception Committee. It involved a stay of eleven or twelve nights and days on board the sleeping-cars, but the attractions were more numerous and varied than those on the Northern excursion. Those of us who chose the Southern excursion knew beforehand that the route would be off the beaten track of the English tourist in America, through a region famous for its mountain, forest, and river scenery, and also the scene of much of the hard fighting in the late war; and offering, too, many new and interesting phases of social and industrial life. Anyhow, I will admit that all these circumstances weighed with me when I had to choose which route I would take from Chicago, and after having exchanged notes with those who went the Northern circuit, I do not regret the choice I made. Our Southern trip was continuously interesting. The cities and towns we visited were Birmingham, Shelby, Talladega, and Anniston, all in the State of Alabama; Chattanooga, Tennessee; Middlesborough, Kentucky; and Pulaski, Pocahontas, Roanoke, and Luray, Virginia. The Southern trip came to an end at Washington on the 25th of October, when we were joined by the Northern party, the members of which had traveled from Niagara to Washington in order to attend the Presidential reception at the White House in the afternoon.

It was about half-past eight on the evening of Tuesday, the 16th of October, when we left the Union Railroad Depot at Chicago. It was three o'clock on Thursday morning when we reached Birmingham, Alabama. In our seven hundred miles journey we had traveled over the railroads of more than a dozen different companies, all of which had kindly extended the courtesies of their roads to Mr. Shinn and the English and German visitors whom he conducted over the country with such complete success. Except for brief stoppages at the cities of Louisville and Nashville, we were traveling all the time, and at a much better pace than we had expected on Southern railroads.

Our earliest impressions of Birmingham were not favorable. It was raining hard when we turned out after breakfast. Later on in the day, however, the weather cleared up, and our impressions of the new city were altogether altered, and for the better, by the splendid view we had just before noon from the top of the mountain range on the east side of Birmingham. Birmingham is

scarcely twelve years old, but its citizens had much to show us. The metropolis of the Alabama iron district is pleasantly situated in the Jones Valley, with a ridge of high mountains on either side teeming with mineral wealth, with good coking coal, with brown and red ore, and with limestone—with all the minerals, in short, which are needed to put King Pig Iron on his feet. All these are at hand, and apparently Pig Iron is king in the Birmingham region, and likely to reign and receive due homage for many years to come. There are, we are told, more than twenty-eight thousand people within the city limits of Birmingham, and nearly fifty thousand if its suburbs and smaller outlying towns are included in the enumeration. Birmingham has the appearance of a newly laid out and prosperous city; its streets and avenues vary from eighty to one hundred feet in width, and the paved sidewalks are twelve to fifteen feet wide. There are already half a dozen or more public buildings with quite a metropolitan air about them. On all sides there are indications of growth and advancement, and building operations seem to be going forward at a brisk rate. The blast furnaces and forges which have made, and are still advancing Birmingham, are mainly on the outskirts of the city, which lacks all the smoke and dirt which characterize mining and iron towns in England.

The story of the growth of the iron industry of Birmingham and its immediate neighborhood, as it was told us, is almost an epitome of the history of the city. The first furnace in the Birmingham district was built in 1878. To-day there are twenty-five furnaces, all at work. In 1880 the State of Alabama produced 62,336 tons of pig iron; in 1885 the quantity was 227,438 tons; from July 1st, 1889, to June 30th, 1890, the make of pig iron in the State was 1,790,909 tons. A few years ago Alabama was tenth in the list of iron-producing States; now, we were assured, it is third, and three-fourths of the iron produced in the State of Alabama is made in the Birmingham district.

We were two days in Birmingham; one day was devoted to visits to the limestone, iron-ore, and soft-coal mines, and the second to the blast-furnaces and forges. All these came well up to the expectations we had formed of them. The day spent at the mines was a particularly interesting one. We went first to the limestone quarries above Gate City, and then along the mountain-side to the Eureka red ore mines at Ishrooda. We had a lecture at the top of the mine from the superintendent of the company working the ore. "How long will all this last?" inquired one of the crowd who had listened to the address regarding the formation of the ore mountain. "I have figured that out very finely," replied the superintendent, "and I calculate that it will last just about two and a half million years." It was a characteristically American answer, which put everybody into good humor, and was accepted without further question or debate.

The blast-furnaces, which we visited the following day, greatly interested all of our party who are connected with the production of pig iron in England. The furnaces are all new, of the most modern type, and thoroughly equipped with all the recently introduced labor-saving appliances. The blast-engines working the two Thomas furnaces are exceptionally fine, and the furnaces themselves are charged by means of automatic machinery which does away with much hand labor on the upper platform. The loaded coke, ore, and limestone wagons travel along vertical planes, and, on reaching the mouth of the furnace, are received by a self-acting dumper, which tosses their contents into the furnace. Only one man is required on the upper platform; usually three or four men are required to do that work in connection with the ordinary blast furnace. The Thomas furnaces are about the best equipped blast-furnaces we saw in our long round through the American iron-producing region, and, according to the figures which were given us, are capable of turning out pig iron at a cost of two or three dollars per ton less than it costs to make the same quality of iron here in Lancashire. To Englishmen visiting Alabama, the advantages in places like Birmingham seem to be mainly on the side of the man who has a little capital, plenty of energy and daring, and who desires to go into business on his own account. It is in these "booming" towns, I should think, that such men have their opportunities. Life in a "booming" town can hardly be agreeable for the man who is working for salary, and who has no hope or expectation of going into business on his own account.

At Middlesborough, Kentucky, we had an opportunity of seeing a "booming" town going through the initial stages of that characteristically American process. Coal, iron ore, and limestone are all found in the mountains which serve to wall in the new city, and it is upon these that Middlesborough is depending to establish itself. We were told that there were not fifty people in the neighborhood eighteen months ago. In August last there were 6,200. One or two coal mines are now being worked, coke-ovens are being built, and two blast-furnaces are being built within the municipal limits, and are to be "blown-in" in February next. In the meantime little manufacturing work seems to be going forward in the town. When we were there some 2,500 men were at work constructing railroads, grading streets and avenues, diverting and improving the course of Yellow Creek—the tributary of the Cumberland River on which Middlesborough is situated—and in erecting hotels, stores, and dwelling-houses. A little while ago half the town was destroyed by fire. When we were there about one-third of the people were living under canvas; a hundred or more of the store-keepers were carrying on business in tents. The post-office shared a small tent with a news agent and tobacconist, and a little higher up Cumberland Avenue, the High Street of Middlesborough, a weekly paper, the *Middlesborough Democrat*, was being produced in a tent. There are already two newspapers in Middlesborough, one of them a daily morning paper; and two other editors, I was told, were on the ground ready to start their journals as soon as they could get themselves and their printing outfits under a roof. We could not have been taken to a better place in order to better realize what a "boom" means, and what life is like in a "booming" town. To most of us who were at Middlesborough, life would hardly be congenial in such a community and amid such unsettled surroundings; but the people who have settled themselves there seem to have great confidence in its future, and are full of hope that within the next two years they will have a population of 40,000 in their midst. Things are rough, perhaps, and a little uninviting as yet. The situation of the town, however, is pleasant, and it is easy

to imagine Middlesborough becoming as desirable a residential town as Chattanooga or Anniston, which we visited earlier in the week, and from both of which we came away with very favorable impressions.

A good proportion of the mileage we made on the Southern excursion was over mineral and pioneer railroads among the mountains—over spur lines, which the more important railroads so quickly throw out when the managers are convinced that there is mineral wealth in the new neighborhood which will pay for development, and bring profitable traffic to their systems. The prompt way in which railroad companies like the Louisville and Nashville, the Norfolk and Western, and the Shenandoah Valley meet development and exploration associations, and owners of mines and furnaces, was a feature which daily impressed itself upon us all through our travels in the South.

If the New South is not adequately developed as years go on, and the most made of its hitherto almost untouched and almost inexhaustible mineral wealth, it will certainly not be the fault of the great railroad companies which have their main lines in the Southern country. No sooner is an ore or coal mine developed, than it is brought into connection with the trunk railroad system. Some of these spur lines, we were told, are forty or fifty miles long, and work their way into mountains up some surprisingly high grades. We had some considerable shakings as we traveled over these newer lines in our Pullman cars; we had some close shaves in the tunnels, and we traveled across innumerable chasms and ravines on slender trestles, which made some of the more nervous of us a little apprehensive as to our safety. We arrived at Washington, however, after something like three thousand five hundred miles of railway traveling without a single mishap, without a single case in hospital, or without having left a single invalid at any point on our route.

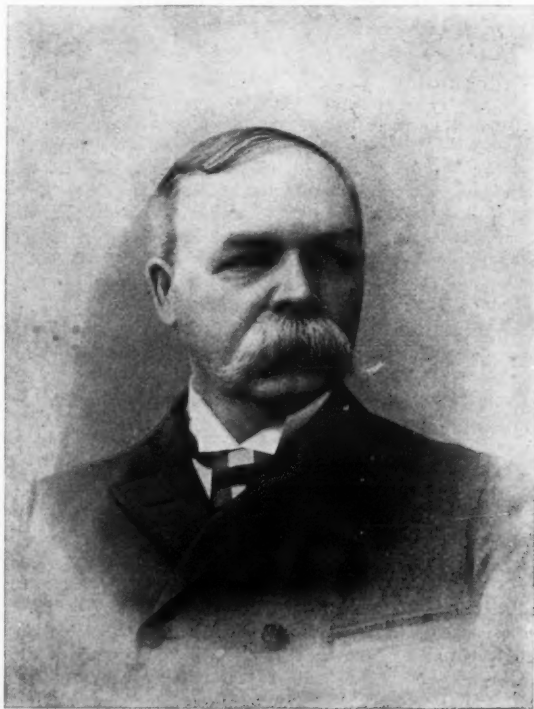
Thursday and Friday, October 23d and 24th, were, perhaps, our most interesting days in the South as regards scenery. On Thursday, when we were returning from the famous coal mines and coke plants at Pocahontas to Roanoke, we were traveling for hours on the Norfolk and Western Railroad, through the charming mountain scenery which characterizes the New River and the country through which it runs. During the greater part of Friday, when we made a side excursion to the Caves of Luray, we were in the Shenandoah Valley—a region famous for its beautiful scenery, and as the scene of much terrible fighting during the war. If at any time during the long Southern journey some of us felt that we would like to leave the train and start out for an extended trip on our own account with a knapsack, it was when we were along the New River journeying, or in the Shenandoah Valley. The turnpike roads in both regions seemed good, and for miles along the river flat-bottomed canoes could be used to advantage. To English tourists and holiday-makers seeking a change from the continent, the Shenandoah Valley and New River valley offer many attractions, especially if the excursion is made in October, when the early frosts have killed off the mosquitoes and given the wooded mountain-sides their gorgeous autumnal tintings.

Edward Pratt

LONDON, November 22d, 1890.

## THE CONTEST IN NEBRASKA.

THE State of Nebraska has for a time had an excess of Governors. For several days it had two executives, and a third man claiming the place. In the Legislature the Farmers' Alliance has a majority of members, and it seems to have been their purpose to count in their gubernatorial candidate. The Democrats and the Republicans combined to prevent this result, opened the returns, and found James E. Boyd (Democrat) elected Governor. He was sworn in, but the existing Governor refused to vacate the office, alleging that Boyd had never been natural-



NEBRASKA.—JAMES E. BOYD, THE NEW GOVERNOR.

ized, and was, therefore, ineligible. The latter, however, immediately assumed possession, and several conflicts of authority ensued between the two occupants of the executive office, the old Governor fortifying himself in the capitol and remaining there under guard of a company of militia. Most of the officials recognized the authority of the new Governor, and the courts, when appealed to, did the same. This will probably settle the matter.



## THE LATE OUTBREAK IN PERU.



MORALES TOLEDO.

MORALES TOLEDO is the name of a Peruvian officer who headed an insurrection in Lima on the evening of December 3d. Although the outbreak was promptly put down, it was one of the most sanguinary that ever occurred in this country. About half-past six o'clock of the day mentioned, Toledo entered the *cuartel* or fort known as Santa Catalina, in the southeastern part of the city, with three companions. A plot had been made to capture the fort, and several hundred of the conspirators had agreed to be present at the hour mentioned, armed and ready to fight. Only about a hundred assembled, and less than seventy-five entered the gates, all but Toledo and his three companions passing in by the rear entrance. Toledo carried two revolvers, and with his fellow-conspirators came to the front gates, and, once inside, shouted "Hurrah for Pierola!" and began firing. Contrary to their expectation, only one company of the eight hundred troops in the fort weakened and joined the revolutionists. A sharp fusillade of musketry took place, and as the Lima people were just at dinner, the sound of fire-arms caused general dismay. In less than an hour the insurgents were either killed or taken prisoners, and the danger was over, although an armed patrol of cavalry paraded the streets all night. President Bermudez reached the fort about eight o'clock in the evening, accompanied by his staff and several army officers, and prompt orders were given for the punishment of the prisoners.

Morales Toledo was a brilliant young officer about thirty-five years old, who had been a colonel in the army, and until about three months since, was Prefect of Lima. In his official position he had charge of the "intendencia," or guard-house connected with the palace, where was confined Don Nicolas Pierola, ex-Dictator and late a candidate for President, who was arrested just before the election in April. One evening in October, Pierola escaped, disguised as a woman, and Colonel Toledo was suspected of criminal carelessness and even worse. He was accused of assisting Pierola to escape, and finally placed under arrest and removed from his position. After an imprisonment of two weeks he was released on parole. Since then he had been plotting an insurrection. His three companions, on the night of the outbreak, were, like himself, officials who had been removed from their places by the present administration. They chose the dinner hour for the reason that all the principal officers dine outside of the fort, and they evidently believed that the troops would rise in a body at the first signal of revolt.

Toledo was shot through the side and made a prisoner with two of his immediate companions, the third having been killed at the beginning of the fight. The three conspirators had their hands tied behind them, and were surrounded by the guard in the open court in the interior of the fort. Seeing President Bermudez enter the court, the defeated revolutionist immediately began shouting aloud, "Hurrah for Pierola!" in which he was joined by the other two. The infuriated guards drew up their guns, although scarcely six feet distant, and the three unfortunates fell riddled with bullets. Short work was then made with the rest of the prisoners. Every man or boy who had been captured inside of the walls, unless he was able to give an account of himself, was deliberately shot down. The shooting began at midnight, and the steady firing of musketry for fifteen minutes proclaimed the punishment of the revolutionists.

The authorities have made no public announcement of the killing of these men, and there are families in Lima that are mourning for a son or a father who has not been seen since that fatal night, and his absence is the only proof they have that he is dead. On the morning after the insurrection, four heavy carts, drawn by three mules each, left the *cuartel* for the Pantheon, laden with the corpses of those who met their death there. A long and narrow pit was dug, and the bodies were laid away without religious ceremony and without recognition by their friends. It is difficult, in the absence of official reports, to state the exact number slain, but, from the statements of officers and other circumstances, it is quite certain that, including those who fell at the first firing, the number was between forty and fifty.

The revolution which was attempted had no possible excuse, and met with not the slightest encouragement or sympathy from the Peruvian people. Harsh as were the means taken by the Government to suppress it, a salutary influence will be felt from such prompt action. It is the first time in many years that swift and decisive measures were taken to crush out such a conspiracy.

And who is the man in whose interest the insurrection was started? Don Nicolas de Pierola is one of the most noted men in South America. He is a native of Peru, about fifty-five years old, and a revolutionist by nature. He was a Cabinet Minister under President Balta in 1872, and up to the outbreak of the war between Chili and Peru had been engaged in half a dozen revolutions, and had to fly to Chili. He was permitted to return, and in December, 1879, he declared himself Dictator. For a year or so he ruled the country and vainly tried to oppose the Chilean armies, but finally was so badly beaten that he abdicated of his own accord. Since the return of peace he has been plotting to secure the Presidency, and last year put himself before the people as a candidate. He is a man of education and ability, and possesses such an insinuating address that he can captivate the



DON NICOLAS DE PIEROLA.

hearts of almost any people with whom he is thrown in contact. He took up the cause of the lower classes and became their idol. During the campaign preceding the election last April he drew out at one meeting in Lima 12,000 men, while the largest meeting in the interest of either of the other candidates had only 1,500. A week before the election he was summarily arrested by order of President Caceres, and was kept in prison until he escaped in October. It seems strange to Americans that a Presidential candidate could be thus unceremoniously put out of the way, but the act was unanimously approved by the intelligent people of Peru, and it is certain that a serious complication was thereby avoided. Pierola's followers took no part in the election, and Colonel Morales Bermudez was peaceably elected and inaugurated.

LIMA, December 13th, 1890.

## LIFE INSURANCE.—THOSE LOTTERY SCHEMES.

CONTINUE to receive inquiries in reference to certain new-fangled schemes, disguised under the semblance of fraternal insurance. They offer to give a thousand-dollar bond to each member, just as soon as the fees paid in by himself and others will warrant the payment. This is the gist of the plan, and the whole attraction of it lies in the fact that those who take the first bonds get the first payments. Those who follow must wait for theirs. There's the rub. How long must they wait?

A correspondent at Boston asks me about the Maturity Loan and Savings Fund Association of New York City. It is one of these semi-lottery schemes, and has been publicly denounced by the press of this city. Its promoters may not intend to defraud—I do not say that their intention is wrong; but the scheme, when it is analyzed, is nothing less than one involving the chances of a lottery, and I believe that nothing of this character can be classed with legitimate life insurance.

Companies have been organized in any number, in this and other States, which pretend to be conducted after the plan of life insurance companies. They issue certificates, and promise to pay "bonds" in the order in which the certificates are issued. I have said before that the founders of these enterprises could very readily arrange matters so that all the first numbers that stand a chance of immediately securing payments could be taken by "insiders." Then everybody else who contributed to pay for these bonds would have to wait, perhaps for an eternity, to get anything back.

I earnestly urge upon my readers the necessity of avoiding every insurance or pretended insurance company which promises to give greater returns than a fair per cent. upon invested capital. No company of any kind, insurance or otherwise, that is gilded, can do this. Bear this in mind, and when you are offered prizes in companies or associations that masquerade under the form of insurance companies, bid them begone. I hope the adverse action of the Insurance Superintendent of this State against the new "bond" deceiver will be followed by that of other States, and that these companies will be compelled to do business under some other guise than that of life insurance.

Under the ruling of the Attorney-General of New York State in reference to these fictitious life insurance associations, the National Life Association of Hartford, Conn., has been notified by the Insurance Department of New York to cease writing endowment policies in this State, and to withdraw all its literature. The Insurance Department of New York has recently made the wise determination that it will not permit outside companies to engage in any sort of so-called insurance which is strictly denied to home companies. No assessment insurance companies, either of this State or other States, are allowed to write endowment insurance in New York, and none claiming to do this sort of business, whether they do that or something else, will, therefore, have any rights under our State law.

The order of the International Fraternal Alliance, Class of Golden Cycle, organized in Baltimore in June, 1888, offers for an outlay of \$150 to give \$700. A correspondent at Middletown, Conn., wants to know what I think of it. Looking over the offer of this concern, I think it is preposterous and ridiculous on its face. No one but an idiot would be deceived by it.

A concern organized something after this style—the Order of the Royal Argosy—did an extensive business, beginning in May, 1888, in California, and had grown to a membership of nearly twenty-five hundred. It had thirty-seven lodges, and paid death claims amounting to nearly \$14,000. But it promised too much, and suddenly found itself confronted with death and disability claims far beyond its power to meet. Accepting the inevitable, a circular was at once issued in favor of disbandment. It was, accordingly, disbanded, and what was left of the assets—merely a fraction on the dollar of what had been put in—was divided. This is the fate that awaits all of these extravagant, bogus insurance schemes that are springing up everywhere throughout the country and despoiling the credulous.

A correspondent at Chicago asks me for some information in reference to the Home Benefit Association of New York City. He says he has written to the Secretary of State of New York, and has not received a satisfactory reply. He wishes to know if, or not, he is insured in the company. I suggest that my correspondent should write to the Superintendent of Insurance of this State, addressing him at Albany, N. Y. If he fails to receive a reply and will communicate with me, I will look the matter up.

A correspondent at Toledo, Ohio, asks if I can tell him anything regarding the organization of the Mutual Life Insurance Company of New York, the forms of policy it issues, and which is the best. I reply: When the Legislature of this State, in 1842, incorporated the Mutual Life Insurance Company of New York, it carefully authorized the company to make "all and every insurance connected with or appertaining to life risks." The business had been confined practically to Great Britain, and to contracts for a fixed payment at the end of a particular life. But the founders of this company saw that the principles of the subject admitted far wider applications, and proposed to have a company free to study the wants of different classes of citizens, and adapt its policies to these as they might arise. Their wisdom has been vindicated every year since by the discovery of new ways in which the assumption of life risks by a strong corporation is beneficial to individuals and to families.

The most important development of the business has been the rapid growth of late of investment insurance on life risks. The policies were formerly regarded merely as a protection against impoverishment by the death of the head of a family and the loss of his earnings, but of late the conviction has become universal that a man of means cannot more wisely place a substantial portion of his estate than in some form of security issued by a great life insurance corporation, and adapted, in the times and methods of payment which it provides for, to his peculiar needs or views.

One man wants to secure, at his death, the payment of a large sum to a wife or child, while reserving, if he lives to old age, a sufficient annuity to himself; another wishes, if he survives a particular age, to have a certain sum in his hands for investment, but if he dies sooner, to secure a life annuity to a wife or child; one desires a large insurance during his active life, with a privilege of ending the contract without loss if he live longer; another wants to add every year to the amount insured, and accumulate a handsome fund for payment, should his death be as remote as he hopes. There is an endless variety of wants to be met, and the company in question, the same as other large companies, has been studying these, and devising forms of contract to satisfy them. For instance, it was the first company, I believe, to issue tontine policies, though, on finding that the total forfeiture provided for on failure to pay premiums caused serious hardship, it at once abandoned this plan, and it has since been practically abandoned by all the companies.

The most remarkable if not the best contract connected with life risks which the Mutual issues is the new "Consol,"—so-called, no doubt, because it unites and consolidates in the simplest possible form every advantage and privilege which an investor in life insurance can desire. In addition to the endowment payable at a date selected by the applicant, it provides for an annuity after the endowment is paid, or for the conversion at maturity of the whole contract into simple life insurance and an annuity; for the accumulation of profits till the date of the endowment, and for such contingent additions to the principal sum, payable with it in case of death before the date of the endowment, as may be agreed on in the policy.

Thus this simple contract is so ingeniously drawn that by simply varying the amounts named in the several privileges above described in the "Consol," it can be made a combination of any or all forms of life risks, in precisely such measure as the individual insurer needs. Add to this, that it promises a surrender value considerably larger than that required by the New York statute, and that all its additions and requirements are reduced to the lowest possible terms of simplicity, and we have probably one of the most perfect forms of contract connected with life risks ever yet devised.

Quite a number of inquiries have accumulated, and will be answered as soon as I can find opportunity.

*The Hermit.*

## THE GRAVE OF LINCOLN'S MOTHER.

IN Spencer County, in southern Indiana, on the line of the Louisville, Evansville and St. Louis Railroad, lies the small town of Lincoln. The place derives its name from the old homestead of Abraham Lincoln's father—the farm lying half a mile or so from the railroad depot. A part of the homestead and out-buildings still remain, with a few fence rails scattered here and there in the fields. The mother of the lamented martyr President is buried here, a plain white stone and neat iron fence marking the place where her ashes lie. She died early in life, at the age of thirty-five years, but she lived long enough to give an impulse to the life of her son which availed him to the end of his career.

## EXTERMINATING THE REINDEER.

THE reindeer, as is generally known, is domesticated and employed as a beast of burden by the Lapps, Finns, and Norwegians. They are kept in herds and trained for this service, in which they show great endurance, and can maintain a speed of nine or ten miles an hour. The person owning a thousand or more is considered as something of a Cæsar, whereas the man who possesses only forty or fifty is little thought of financially. The Greenland reindeer is the same animal as that found in Lapland, but has never been domesticated. They still exist in great numbers on the desolate coasts of that ice-bound isle, but as the Esquimaux are becoming more proficient in the use of the fire-arms furnished them by the Danish Government, these animals will probably be exterminated before many years have passed. They live on the coasts only (the interior being an ice wilderness and barren), subsisting chiefly on lichens, moss, dwarf willow, birch, etc. These are often buried under the heavy snows, and then the animal is compelled to dig them out, using his cloven hoofs and his curiously formed antlers to great advantage.

## THE GOVERNOR OF NEW HAMPSHIRE.

THE failure of the Democratic attempt to organize the New Hampshire Legislature was followed very naturally by the success of the Republicans in seating General Hiram A. Tuttle as Governor. It will be remembered that the question of seating certain members-elect of the Legislature was carried into the Supreme Court by the Democrats, who denied the right of the clerk of the House to place upon the roll members elected under the census of 1890. The court decided that it had no jurisdiction in the case, and the clerk thereupon proceeded to make up the roll according to his understanding of the law. Placing upon the roll the new census members, the Republicans had a clear majority. Thereupon they organized the Senate by four majority and the House by a majority of twenty, after which they went into general convention and counted the votes for Governor, the figures being as follows: for Tuttle, 42,479; for Amsdem (Democratic), 42,386; scattering, 1,395. There being no choice by the people, the convention elected a Governor by this vote: Tuttle, 185; Amsdem, 150. This result has been acquiesced in by both parties, and may be regarded as a happy outcome of what at one time seemed to be a very serious dispute with a possibility of a resort to violence.





A FAMILY PARTY.



MRS. B. BOOTH.



COMMANDER BALLINGTON BOOTH.



THE HANDKERCHIEF DRILL.



A STREET PARADE.



SEEKING TO RECLAIM A DRUNKARD.



A "WORKER" FROM THE EAST.



THE HEADQUARTERS.

THE SALVATION ARMY IN NEW YORK CITY—ITS CHIEFS AND ITS METHODS.—FROM INSTANTANEOUS PHOTOS TAKEN EXPRESSLY FOR "FRANK LESLIE'S ILLUSTRATED NEWSPAPER."—[SEE PAGE 479.]





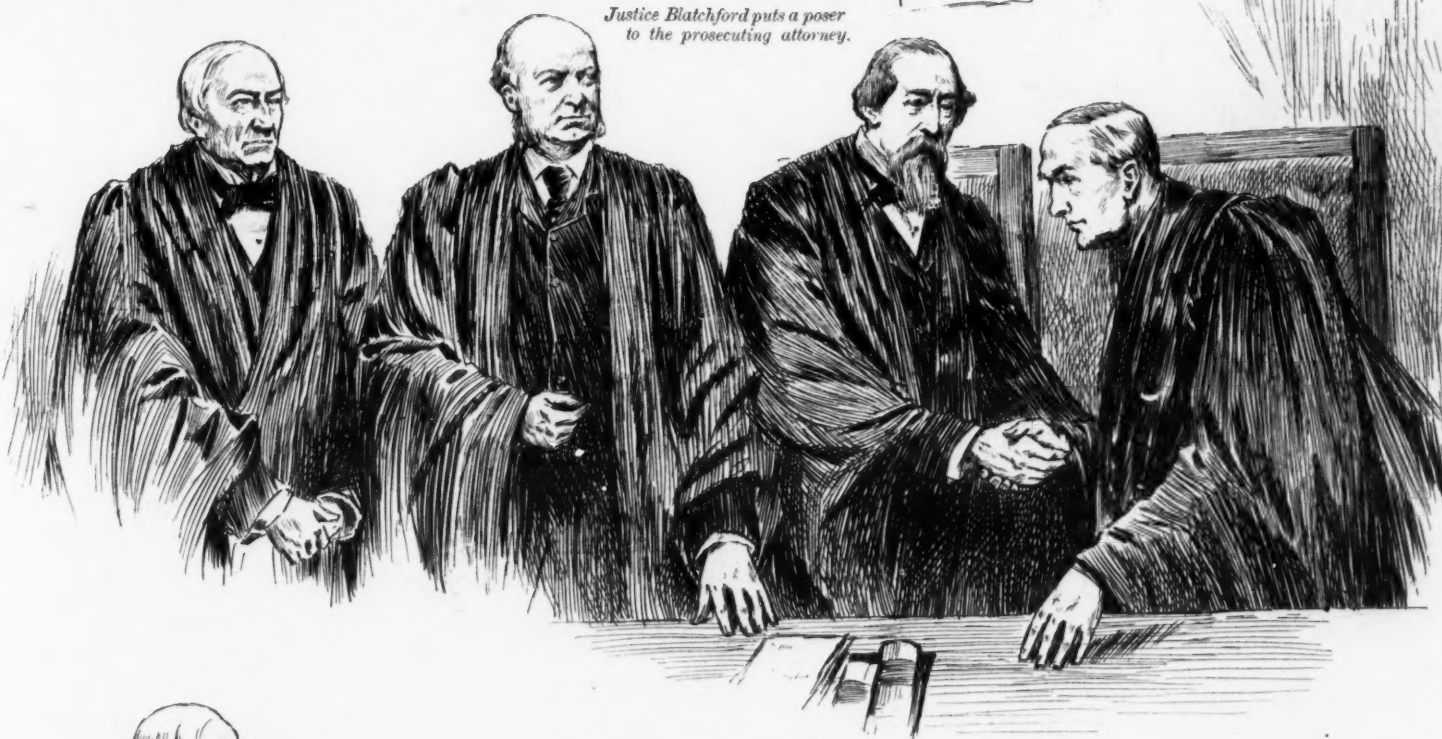
*Swearing in an Associate Justice.*



*A glimpse at the friends of the new Associate Justice in the reserved seats.*



*Justice Blatchford puts a poser to the prosecuting attorney.*



*The new Justice takes his seat, and is warmly greeted by Justice Lamar.*



*Arguing a case before the court.*



*Justice Harlan and Justice Field discuss a legal point.*

*ALFRED CLINEBINST  
1890.*





*Big Foot's chief medicine-man dead on the field.*



*Three hostile chiefs—1. Two Strike; 2. Crow Dog; 3. Little Wound.*



*Captain Charles Taylor, United States Army, chief of the Indian scouts in General Miles's command.*



*Chief Big Foot lying dead on the field.*



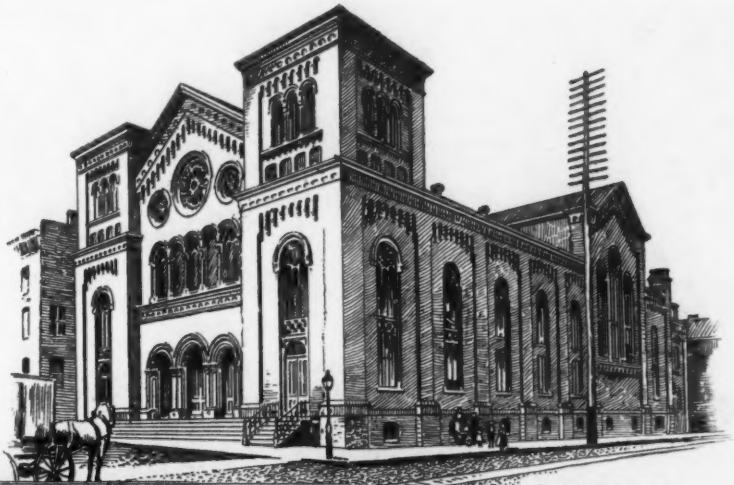
*Second Infantry repelling an attack on Pine Ridge Agency, on Tuesday after the fight at Wounded Knee.*

THE RECENT FIGHT BETWEEN UNITED STATES TROOPS AND BIG FOOT'S BAND OF HOSTILE SIOUX AT WOUNDED KNEE CREEK. FROM PHOTOS TAKEN EXCLUSIVELY FOR "FRANK LESLIE'S ILLUSTRATED NEWSPAPER."—[SEE PAGE 479.]





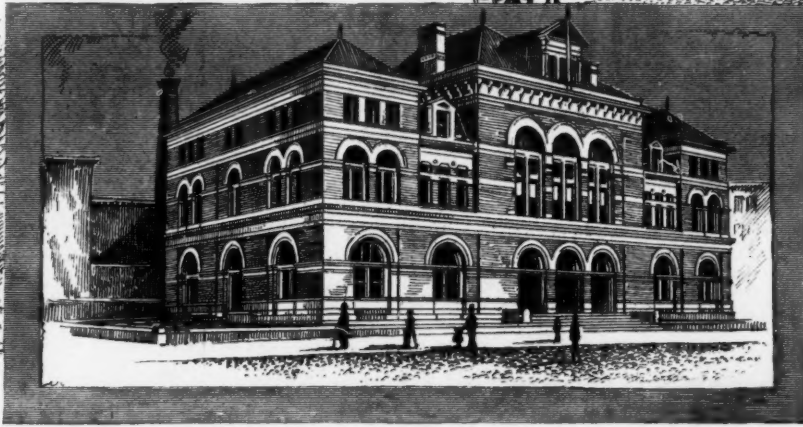
Residence of the late Roscoe Conkling.



St. John's Church  
(Roman Catholic).



Utica Free Academy.



United States Government Building.



St. Vincent's Orphan Asylum.



Genesee Street, looking north toward the City Hall.



Young Ladies' Seminary.

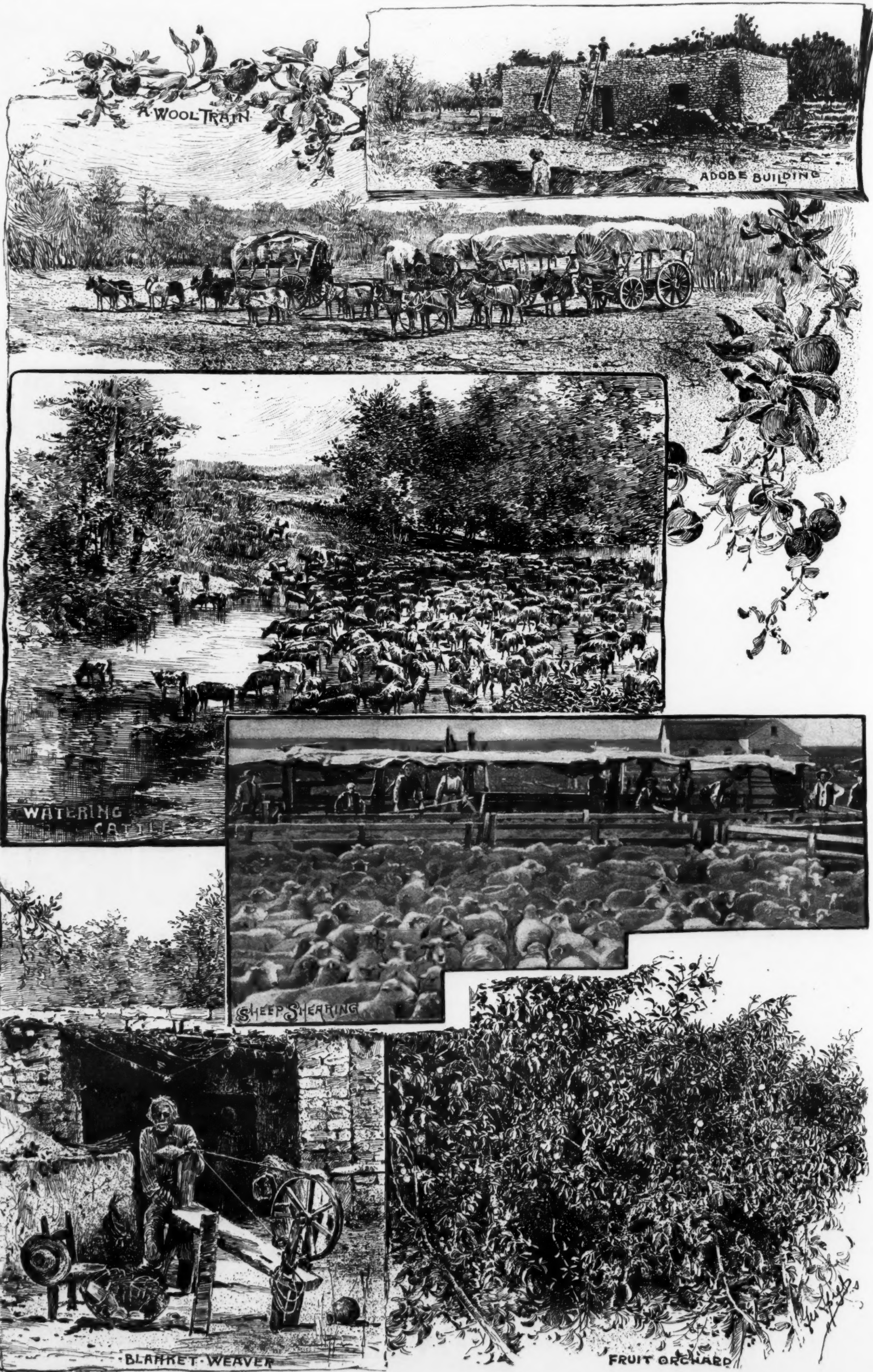


The Mann Building.

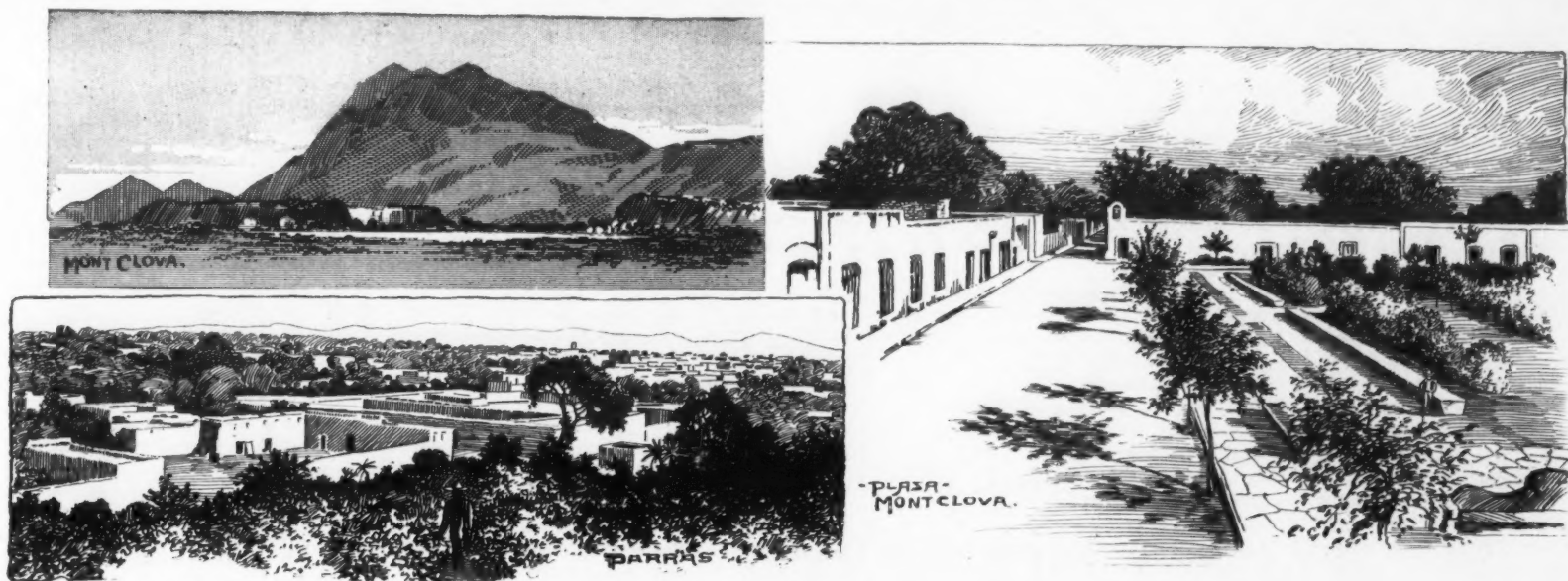


Young Men's Christian Association Building









ALONG THE LINE OF THE MEXICAN INTERNATIONAL RAILROAD.

### THE TEXAS AND PACIFIC RAILWAY COMPANY—THE LONE STAR STATE FROM EAST TO WEST.

TEXAS presents much that is novel and interesting. So varied are its resources, that an unlimited field for individual enterprise is open to men of all capacities. Entering the State at Texarkana, a well-built and progressive town, the traveler, going westward, traverses great forests of yellow pine and valuable hard-wood timber, interspersed at intervals with well-kept farms and orchards. Saw-mills and lumber-yards form a conspicuous feature in the landscape for a distance of about one hundred miles east and west, and extending from the Indian Territory south to the Gulf of Mexico. The annual product of the mills of this section aggregates about six and a half million dollars. The supply of native timber is abundant and varied, suitable for manufacturing of all kinds. The curly pine, several kinds of cypress, oak, ash, and other timber possess a beauty of texture and grain that have made them especially prized for cabinet work and the manufacture of furniture; they take a finish that, together with their cheapness, makes them desirable for interior house-decoration. For the manufacture of furniture, hollow wooden ware, hubs, spokes, barrel staves, fruit boxes, and other timber products, perhaps no finer field may be found than in eastern Texas, where all varieties of timber are abundant, convenient, and cheap. The timber region also affords magnificent facilities for the manufacture of iron ware; ores are abundant in several counties, and large foundries and furnaces are established at Jefferson, Rusk, New Birmingham, Marshall, and other points. The product of the Texas foundries is considered equal to the best produced elsewhere. Aside from the timber and iron industries, with their attendant train of smaller industries, the engrossing pursuit of this section is the production of cotton, corn, and fruits, and, farther south, rice and sugar. All the timber region is well watered, and generally well adapted to agriculture; the upland soils being generally ferruginous clays producing excellent crops of fruit, while the lower lying lands are usually alluvial, producing liberal crops of oats, cotton, corn, and common field crops.

Leaving the tall pines behind, the traveler enters the black, waxy prairies of central Texas, finding vast stretches of open prairie extending from the pine timber to the Brazos River; along all the water-courses, however, are small forests of timber, mostly elm, hackberry, cotton-wood, bois-d'arc, etc. This section is quite densely settled, and cotton, corn, wheat, oats, sorghum, barley, rye, vegetables, and fruits are the principal crops. Stock-raising is carried on to a considerable extent in connection with farming, careful attention being paid to the finer grades of live stock. The principal cities of Texas—Dallas, Fort Worth, Waco, Sherman, Denison, Austin, San Antonio, and others—are embraced in this division of the State, which has also the greater part of the rural population. The increase in population in this area has been rapid, and probably sixty per cent. of the territory is now in cultivation, or used in direct connection with the farm in stock-raising. This section also produces three-fourths or more of the cotton crop of the State, valued at about ninety million dollars. Manufactures in textile fabrics, etc., are now receiving much attention, and extensive cotton and woolen mills are in operation at Dallas, Waco, and New Braunfels, and others are in course of erection at Fort Worth and Denison. The opportunities for profitable manufacturing establishments of different kinds are receiving careful investigation, and in a few years this section of Texas will be found well abreast of any State in the Union in the variety and extent of its manufactures.

The grain belt of Texas may be said to lie between the Brazos and Colorado rivers in central Texas, extending northward to include the greater part of the Panhandle; with an altitude varying from 1,000 to 2,000 feet above tide-water, the landscape is pleasing to the eye, and the climate agreeable all the year round, and healthful in a remarkable degree. The counties of this section nearest the Texas and Pacific Railway are Palo Pinto, Eastland, Stephens, Callahan, Shackelford, Jones, Taylor, Fisher, Nolan, Scurry, Mitchell, and Coke, formerly a part of Tom Green, and this part of Texas has been the Mecca of the home-seeker during the past two years. In a good season—and such are not by any means uncommon—wheat crops of forty-five bushels, oats of one hundred and ten to one hundred and twenty bushels, corn sixty to seventy-five bushels per acre have been harvested. Cotton also produces well, has a clean, fine lint, and is a certain crop. Above all, land is abundant and cheap, and while in many counties the population has doubled and quadrupled within the year, there are still millions of acres open to settlement. The general price of railway lands is three dollars per acre, on ten

annual payment terms; of State school lands, about two dollars per acre, on forty annual payment terms. The interest on State school lands is five per cent. per annum, and on railway lands six per cent. Information in regard to location and price of lands can be obtained by addressing Mr. W. H. Abrams, Land Commissioner, Texas and Pacific Railway, Dallas, Texas. The exports of the counties named amount to 31,850 bales of cotton; 200,688 pounds of hides; 1,365,803 pounds of wool; 230 car-loads of grain; 3,939 car-loads of live stock, and 98 car-loads of cotton-seed. The present population is about 80,000 to 90,000.

Beyond the Colorado, and extending to the Pecos River, including all the country lying between the Public Land strip and the Rio Grande, is a vast territory now almost exclusively devoted to the growing of wool and the raising of live stock; and about fifty miles west of the Colorado River is the edge of the great staked plain, which on every side is lifted far above the surrounding country. Where crossed by the Texas and Pacific it is about sixty miles wide, but extends northward to Canadian River and south to Devil's River, and in all is said to contain an area of 50,000 square miles. The plain is slightly tilted, being higher on the western than on the eastern edge, but the start is almost imperceptible, and the surface nearly level—as level as the ocean in a calm—and the rains that fall on it stand until they are absorbed. A more beautiful landscape than that of the Staked Plains cannot well be found anywhere; turn which way you will and you fancy you are going up hill. In front, behind, at each side, a vast ocean of grass extending in an unbroken sod for hundreds of miles, and during the month of May a carpet of flowers of every hue and a hundred varieties. Under foot is the richest soil the sun shines upon, and above the purest atmosphere a man can breathe. Away from the railroad are herds of cattle aggregating into the millions; sheep are counted by the million, and their wool is a source of large income. Along the railroad numerous prosperous small towns have grown up, surrounded by fine farms, orchards, and vineyards. And the experience of the past few years has demonstrated that, besides being a stockman's paradise, the growth of the commercial raisin grape, French prune, and every variety of fruit that can be grown in southern California, is easy and certain. The fancy table grape of California, the raisin grape, pear, nectarine, peach, fig, apricot, plum, prune, quince, apples, etc., grow vigorously and mature perfectly. Such standard crops as cotton, corn, wheat, etc., have been grown successfully, but, owing to the predominance of the live-stock interest, the most of the farming has hitherto been devoted to the growing of forage crops.

Though treeless, the plain is well watered, its surface being covered with numerous small lakes. Water of excellent quality is found in nearly all parts of the plain by boring or digging at a depth of from fifteen to fifty feet; and as a health resort the Staked Plain is unexcelled, particularly for those suffering with asthma, consumption, chest, throat, and lung troubles.

Along the western boundary of the plain flows the Pecos River, marking off the arid region of Texas. Beyond, broken at intervals by high, rugged mountain ranges, are vast elevated plains, which are smooth, grass-covered, and fertile; but the rain-fall is too irregular to insure a certainty in the maturing of crops. Wherever water is available they afford excellent pasturage. The mountains are rich in minerals; silver, copper, zinc, lead, and iron ores abound in nearly all of them, and with the settlement of this portion of the State a great mining industry will spring into existence. Along the Rio Grande and Pecos rivers, where irrigation is practicable may be found the finest farms, orchards, and vineyards in the State. Wheat averages fifty, and frequently yields sixty and sixty-five bushels; but the principal and most profitable crops are those of alfalfa, fruits, and grapes. Alfalfa yields about seven tons per acre, and is worth

\$15 per ton; the famous El Paso grape yields a net income of \$200 to \$300 per acre, and the El Paso onion \$400 and more per acre. All the European grapes, prunes, quinces, apples, pears, plums, etc., here reach perfection, and compete in any market with the finest fruit grown on the continent. The city of El Paso, with a population, of about 14,000, is the western gate of Texas. Pecos City is the shipping-point of the Pecos valley. The investor, manufacturer, and home-seeker cannot fail to find opportunity to profitably employ his money or energy, and it matters little which part of the State he may select, so far as the prosperity of his future is concerned.

Texas produced, over and above its requirements for home use, during the year ending August 31st, 1890, a surplus of products valued, at current prices, at \$129,234,528, as shown by the exports over the various railway and steamship lines.

### THE MEXICAN INTERNATIONAL RAILROAD.

AT Eagle Pass the FRANK LESLIE'S party made connection with the Mexican International, where it has its eastern terminus, connecting here with the Southern Pacific system, traveling over its line to Torreon, where it forms a junction with the Mexican Central.

The Mexican International Railroad is at present confined to the State of Coahuila, but its concession with the Mexican Government gives it the right to extend to the Pacific, the City of Mexico, and the Mexican Gulf. Coahuila is the second largest State in the Republic of Mexico, having an area of 50,890 square miles, with a population of only 200,000. The principal industries in the State are the growing of cotton, the mining of ore and coal, and the raising of cattle and sheep. Since the construction of the Mexican International Railroad from Eagle Pass to Torreon, English and German syndicates have invested largely in lands throughout the State, and since the practical exclusion of Mexican silver lead ores from the United States by Secretary Windom, Mexican, English, and German capitalists have commenced the development of large silver lead ore mines. The Sierra Mojada silver mines have an output of 10,000 tons per month, a large part of which is at present shipped, via Torreon and Eagle Pass, to the smelters at Kansas City, St. Louis, and Newark, N. J. The second largest mines are in the Mula range near Monclova station, which have an output of from three to four thousand tons per month of silver lead ores, now going to smelters at Monterey, Mexico. The State of Coahuila supplies largely the City of Mexico and other Southern markets with beef and mutton, the Mexican International Railroad carrying from Monclova, Ciudad Porfirio Diaz, and Allende, almost daily, trains of stock. A French company is developing the third coal prospect near Ciudad Porfirio Diaz, and has recently acquired 130,000 acres of coal land. At Felipe and Hondo are located two of the three coal mines in Mexico, where a superior article of bituminous coal is mined by American capitalists, under the style of the "Coahuila Coal Company." These mines produce about 15,000 tons of coal per month, and it is marketed at all points on the lines of railroad in Mexico, and supplied to the Southern Pacific Railroad for consumption on their western divisions. At Felipe are located the coke-ovens of the Coahuila and Alamo Coal companies. At present twenty ovens are in operation, but the management is pushing the construction of seventy more, the demand for coke since the establishment of smelters having increased very rapidly.

Negotiations for the establishment of a large iron works at Sabinas are being carried on by a New York company, an inexhaustible supply of superior iron existing in magnetic iron ore deposits near Monclova station. At Sabinas an English syndicate is working a ranch of thirty-six square miles. It possesses enormous herds of Angora goats, cattle, horses, and mules, but for three years past has not been marketing any stock, devoting its attention almost exclusively to breeding.

At Sabinas, Monclova, Nava, Allende, and Ciudad Porfirio Diaz, parties have been engaged during the past two years in the raising of cotton, and the results last year were so satisfactory that the full crop of 1890 amounted to three times the number of bales shipped during the previous year.

The Hacienda de Soledad, District of Monclova, Coahuila, Mexico, comprises about two hundred and twenty-five thousand acres of good grazing-land, with thirty-four miles frontage on the Sabinas River, average width, ten miles, crossed by the Mexican International Railroad, and may be leased for a suitable term, with reservation of mines and approaches thereto.

The town of Parras, sixteen miles from the station of Paila, is well named the Alpine city of Mexico. Flanked on the southwest by the Sierra Mojada Mountains, 5,033 feet above the

LORENZO M. JOHNSON, GENERAL MANAGER  
MEXICAN INTERNATIONAL RAILROAD.



sea level, with a temperature during the hottest months of the year of eighty-eight degrees Fahr., and during the coldest of fifty-five degrees, makes it the resort of the rich people of Texas and Mexico. About 200,000 gallons of Parras wines and 150,000 gallons of brandy are sold in the City of Mexico annually.

The San Pedro branch of the Mexican International Railroad runs to the centre of Mexico's great cotton region. From this district last year 40,000 bales of cotton were shipped to mills in the City of Mexico. Now large cotton-mills have been constructed at the towns of San Pedro, Torreon, Parras, and Monclova, and it is expected that this cotton region will double its product through the construction of a large ditch of some twenty-four miles in length which has recently been opened. The town of San Pedro is reported to be the most progressive city in Mexico, a creation of twelve years, but now supporting an opera house, board of trade, club-house, etc. There are some hundreds of thousands of acres of land which can be purchased in this region at reasonable rates, suitable for the growth of cotton, corn, and wheat, which command high prices in the Mexican market.

Torreon, the junction point between the Mexican International and the Mexican Central roads, has sprung up within a year from a few railroad-cabins to a city of 3,000 inhabitants; the largest cotton-mill in Mexico has just been completed, and there are in course of erection a large soap-factory and a cotton-seed oil mill. Minneapolis parties are erecting the largest flour mill in Mexico.

Since the advent of the Mexican International Railroad Coahuila has been developed rapidly. It offers to foreign capitalists inducements in the shape of exemption from taxation, etc., and the present Governor, Colonel José Ma. Gza. Calan, is especially desirous of attracting American investors.

The yucca plant abounds along the line of the Mexican International Railroad. One Philadelphia, one St. Louis, and two Mexican companies are engaged in the extraction of the fibre and ship large quantities of it to New Orleans, New York, and Hamburg.

Torreon is the starting-point for towns in the State of Durango. The Mexican International Company has located a line to the city of Durango, a distance of 158 miles southwest from Torreon. Durango is reported to be one of the richest agricultural, stock, and mining States in the Republic of Mexico, but its development has been retarded through lack of railroad facilities. Sixty miles from Torreon is located the famous Cuencame mining range; 500,000 tons of ore are now on the dump at the mines there, awaiting railroad transportation. Further to the southwest is the Santa Catalina ranch of 3,000,000 acres, the property of an English company. This ranch consists of very fertile land, producing wheat, corn, cotton, and grazing for large herds of goats, sheep, horses, mules, and cattle. The city of Durango has a population of 30,000 inhabitants, and controls the trade of a valley reaching to the north about one hundred miles, which produces immense quantities of cereals.

Important high-grade silver mines are being worked near Durango, and there is also a tin mine worked by a Pittsburg company. The principal feature of Durango, however, is its iron mountain, about 450 feet above the surface of a plain, and it has an apparently inexhaustible supply of ore, yielding sixty-five per cent. of iron. The ore is quarried instead of being mined. An Iowa company has been operating a foundry there, in a small way, only producing sufficient iron to supply the local trade; larger and more modern works are now in course of construction. Twelve woolen and cotton factories are also being operated in the city of Durango; their products are shipped to southern Mexico markets.

The State of Durango possesses 15,000 square leagues of fine forests of pine, oak, cedar, mesquite, and other building and furniture woods, and about forty species of dye woods.

The General Manager of this road, L. M. Johnson, and General Freight and Passenger Agent William Mackenzie placed the FRANK LESLIE'S party under obligations by their considerate courtesies.

#### LORENZO M. JOHNSON.

MR. LORENZO M. JOHNSON, General Manager of the Mexican International Railway, and one of the best known railroad men of the Republic of Mexico, is a native of Rochester, Plymouth County, Mass. His father was a clergyman, descended in a direct line from John Alden and Priscilla Molines, who were among the first to land at Plymouth in 1620, while his mother was a descendant of the Thomas Burges who landed at Salem, Mass., in 1627. In Mr. Johnson's family are thus united two families from which have come ministers, judges, statesmen, scholars, teachers, and men eminent in every path of life. Mr. Johnson was given a good common school education in his native city, after which he entered the service of the Government United States Coast Survey, where he remained until he had acquired sufficient means, when he went through the regular course at Yale University, graduating with the scholastic degree of Bachelor of Arts and the scientific degree of Civil Engineer. Mr. Johnson then made an extensive tour of Europe and Asia Minor. For the past twenty years he has been in continuous railway service, serving as assistant in the office of the general superintendent, engineer, paymaster, acting auditor, acting treasurer, chief engineer, assistant superintendent, general superintendent, and general manager. Mr. Johnson has also had considerable experience as manager of railway extensions and construction, as well as developing coal mines. Under his management the Mexican International has prospered greatly, and he is alike popular with the owners and employes of the property.

#### THE PIEDMONT AIR LINE.

AMONG the connecting lines of the great railroad systems of Texas, and from Mexico and California through Texas to the great commercial cities of the East by way of the national capital, the "Piedmont Air Line," as the Richmond and Danville's grand system is popularly known, takes no second place. Whether the traveler comes by way of El Paso over the line of the Texas and Pacific Railway through Shreveport or New Orleans, or, leaving the Mexican Central Railway at Torreon, he prefers the route via the Mexican International and the Southern Pacific through San Antonio and New Orleans, he naturally

turns to the Piedmont Air Line for his route to Washington, New York, and Boston.

Pullman palace sleepers await him at New Orleans, Birmingham, or Atlanta, to afford him a through trip without a change to Washington and New York; and the elegant Southwestern vestibuled limited to Washington, in a splendid unbroken flight in swiftly-moving wonders of the car-builder's art, presents a standing invitation for his acceptance.

Railway service in the highest refinement of its details, and the well-deserved encomiums of the public, are the aims of its management, and the patronage which it has secured affords the most emphatic indorsement of their efforts.

Second to but few systems in its great aggregate of mileage, it concedes superiority to none in the perfection of its appointments and the attractiveness of its service. The shortest line in actual distance and time, the enjoyments of its facilities cheat even the actual figures of this measurement, rob a transcontinental voyage of its fatigue and discomfort, and put railway travel among the genuine pleasures of life.

#### UTICA—THE LEADING CITY OF CENTRAL NEW YORK.

UTICA is one of the most substantial cities of the Empire State. Its manufactures, trade, internal improvements, public buildings, educational facilities, and social institutions are unsurpassed. The population in 1880 was 33,000; in 1890, 44,000, showing a gain of thirty-three and one-third per cent. in the last ten years. It is the centre of a large and fertile farming district, and the marketing point for a considerable quantity of farm produce, as is shown by the sale here of over twenty-three million pounds of cheese during the summer of 1890, valued at nearly two million dollars. Its manufacturing capital aggregates \$16,145,000; its largest manufactures are woolen and cotton goods, clothing, shoes, Scotch caps, furnaces, and electrical instruments. The city has the only pottery establishment in the United States manufacturing Flemish ware. Nine banks conduct the business of the city and have a total capital of \$1,300,000, and a surplus of \$1,105,448.83. The deposits in the Savings Bank amount to \$4,578,093; and the deposits in the other banks aggregate \$4,180,571. A second savings bank has just been established under most favorable auspices. There are also the Homestead, the Utica, and other trust companies, which are successful and beneficial.

Transportation facilities are excellent: seventy-four passenger and sixty-eight local freight trains stop here daily, and the tonnage by rail and canal for the year 1889 was 2,198,140. The city has twenty-six miles of electric and two miles of horse street-railways; fifteen and one-half miles of streets paved with stone; six and one-half with asphalt, and two and one-half macadamized, and spends annually \$150,000 in paving. Electric lights are placed over the whole city, and a complete system of water-works is in good condition, while an excellent fire-alarm system and a splendid fire department with six engines furnish a strong safeguard against fire losses.

Utica is a very wealthy city and contains some of the finest residence streets to be found in the State. It has the finest clubhouse in central New York. There are twenty public and thirteen private schools, including one of the largest female seminaries in the State, and the Utica Conservatory of Music, which is the second largest in America. This latter institution was founded in 1889 by its present director, Louis Lombard, with six teachers. There are now fifteen professors, many of whom were educated in Europe, and about four hundred students. This school makes a specialty of training music teachers, and undoubtedly owes its remarkable growth to the reputation and ability of its faculty, their rigid European educational system, the combination of private with class training, and the fact that free tuition is given to all students in sight-reading, harmony, theory, ensemble history, chorus and orchestra.

The city has forty-five churches, embracing all the leading denominations, and the finest equipped Young Men's Christian Association building in the State of New York, and one of the finest in the country. The second floor of the building is occupied by the reception, reading, and committee rooms, two spacious parlors, and the secretary's private office; and back of this is the Association Hall, seating about seven hundred and fifty persons. Above this is the nicely-arranged junior department and the bath and locker rooms. On the next floor is one of the finest gymnasiums in America, excellently lighted, ventilated, and supplied with the best apparatus. A few years ago the Young Men's Christian Association was quartered in small rented rooms, having a membership of less than one hundred, and doing little active work. The business men of the city, having the necessities and possibilities of the work presented to them, took the matter up with such liberality and heartiness that the present ornate building, costing \$104,000, was opened on November 1st, 1889. The Association now has a membership of more than a thousand, and young and old are enthusiastic over its prosperity and importance to the city. The Rev. F. D. Leete has lately been elected secretary, to succeed Mr. G. K. Shurtleff, who has filled that position for the last seven years.

Utica is the seat of the State Masonic House and State Asylum for the Insane. It has also the following charitable institutions: The Faxon Hospital (a hospital free to all); the Home for the Homeless (a home for aged women); the Home for Aged Men; the House of the Good Shepherd (for destitute children); St. Elizabeth Home and Hospital; St. Luke's Home and Hospital; St. Vincent's Industrial School (a Catholic protectorate); St. John's Orphan Asylum, and the Utica Orphan Asylum. Utica has a very creditable press, embracing three daily newspapers, one tri-weekly, and eleven weeklies. It has also the distinction of having the only Welsh newspaper in America. Interest in commercial and industrial enterprises is strong and active. Sites for manufacturing purposes are abundant, and there is plenty of capital ready to engage in and promote a good undertaking. The Merchants and Manufacturers' Exchange, N. E. Kernan, president; A. C. Miller, first vice-president; W. M. White, second vice-president, and Charles G. Irish, secretary and treasurer, is an enterprising body composed of the representative business men and manufacturers of the city, always alert to the advancement of the city's interests, and has done much to extend its

commercial power and increase the number and variety of its manufactures. The Exchange will be glad to correspond with those who wish particular information on any point.

#### CAPTAIN ALSDORF FAULKNER.

CAPTAIN ALSDORF FAULKNER is a Texan of whom the State is properly proud. We are proud of him because he is a New-Yorker as well as a Texan, for he was born in Ulster County, in this State, and, as a boy, was employed by a large wholesale dry-goods house, Catlin, Leavitt & Co., 31 Chambers Street, of this city. Always bright, enterprising, and even venturesome, he left New York on a sailing-vessel when a mere lad, and after cruising around the West Indies, went to Galveston, and thence to Houston, where he now resides. Soon after his arrival in Texas he went to Dallas and managed the post-office in that city for Postmaster Crutchfield for a short time. Then he went to Montague, where he joined the Texas Rangers in an attack on the Wichitas, proving his bravery and demonstrating his ability. Subsequently he engaged in business on his own account. Early in the war he espoused the cause of the Confederacy, though he was still in his minority, and he became a captain before he was twenty-one years old. He served with the Fifteenth Texas Cavalry, continuing in the command of his company until he was assigned to duty as chief of ordnance of the brigade commanded by Colonel William H. Parsons in the famous Walker division. His efficiency and industry attracted the attention of General Walker, who promptly assigned Captain Faulkner to the command of a company carefully selected from the different companies of the division for escort duty and scouting. When General Walker was put in command of the district of Texas he secured the transfer of the captain from the trans-Mississippi department, put him on his staff, and placed him in charge of the commissary service of the district, which place he continued to occupy until the close of hostilities. Coming out of the war with nothing but health, ambition, and energy, he became a capitalist and banker, but an unfortunate operation in cotton by some of his associates left him almost penniless. He pluckily kept on, however, and prospered. Since 1869 he has been connected



CAPTAIN ALSDORF FAULKNER, GENERAL PASSENGER AGENT HOUSTON AND TEXAS CENTRAL RAILWAY.

with the Houston and Texas Central Railroad system, occupying various responsible positions, and demonstrating the excellence of his judgment and the maturity of his experience. Always a Democrat, he was honored by his party by the office of Sergeant-at-Arms of the State Senate for four years, from 1870 to 1874. Brave, kindly, generous, and hospitable, winning in his ways, a cheerful associate, he probably numbers more friends in the State of Texas than any other single person. He bears the reputation of being the best single-handed story-teller in the State, and after hearing his narrative of his own experience in the sheep business, I am inclined to believe that he has won a right to this reputation. Illustrating the character of the man, I may relate a single instance. In 1873 there was a terrible outbreak of yellow fever in the little town of Calvert. The agent of the Houston and Texas Central Railroad and all his employes were speedily stricken down. No one ventured to take up the work that they had left undone until Captain Faulkner came to the front and voluntarily offered to take charge of the company's property. He went to Calvert, assisted to move out the sick and to bury the dead. In a brief time the terrible scourge had forever laid at rest at least seventy-five per cent. of the citizens of the town. Last among the stricken ones was Captain Faulkner. He was taken in a baggage car to Houston, where he was nursed by his honored friend, J. Waldo, now of the Missouri, Kansas and Texas Railroad, until his health was restored. Captain Faulkner is as popular with the colored people of his State as with the whites. He has always been considered the friend of the negro. He employs none but colored help on his farm in Ellis County, and says that they are the finest servants in the world. The State of Texas—and when I say the State of Texas I include, of course, its overwhelming Democracy—owes much to men like Captain Faulkner, and the Democracy owes much to Captain Faulkner himself. He has been one of the pillars of the party, and stands to-day as one of the best exponents of Democratic principles. Better yet, he stands as one of the representative railroad men of the country, widely experienced, thoroughly competent and trustworthy every moment of his life. S.



# Are You Fortified?



Your health  
is a citadel.  
The winter's  
storms are

the coming enemy. You know that this enemy will sit down for five long months outside this citadel, and do its best to break in and destroy. Is this citadel garrisoned and provisioned? The garrison is your constitution. Is it vigorous or depleted? How long can it fight without help? Have you made provision for the garrison by furnishing a supply of **SCOTT'S EMULSION** of pure Norwegian Cod Liver Oil and Hypophosphites of Lime and Soda? It restores the flagging energies, increases the resisting powers against disease; *cures Consumption, Scrofula, General Debility, and all Anæmic and Wasting Diseases (especially in Children)*, keeps coughs and colds out, and so enables the constitution to hold the fort of health. **Palatable as Milk.**

**SPECIAL.**—Scott's Emulsion is non-secret, and is prescribed by the Medical Profession all over the world, because its ingredients are scientifically combined in such a manner as to greatly increase their remedial value.

**CAUTION.**—Scott's Emulsion is put up in salmon-colored wrappers. Be sure and get the genuine. Prepared only by Scott & Bowne, Manufacturing Chemists, New York. All Druggists.

## WALL STREET.—QUESTIONS ANSWERED.

I HAVE so many inquiries this week that I can devote but little space to a recapitulation of the condition of the market. For a few days, at least, it seemed as if the prediction of my honored friend, Russell Sage, that stocks would suddenly take a sudden jump of five points a day might be realized. After the disbursements on the 1st of January there was a decided change in the money market. The reduction of the Bank of England rate indicated, at least temporarily, ease abroad, though it would not surprise me if the bank rate should be advanced within a short time.

The withdrawal of a large amount of clearing-house certificates in this city was followed by free offers of money "on time," and the banks of the interior followed the example of the New York banks and began to loan their customers freely after the old style. The rise in stocks was of untold value to a great many concerns that were in a precarious condition, and that were brought out of trouble and entirely saved by the appreciation of their securities.

One of the noticeable features of the market after January 1st was, as I said before, the enormous increase in the sale of bonds, far outstripping that of stocks. Then came just what I predicted, a large increase in the sales of stocks, investment securities first and immediately after of speculative securities, even the lowest-priced taking a share in the upward turn. My correspondent who was so fearful that he might lose on his North American stock he bought around 12 or 13, if he followed my advice and kept it, could have gotten out this week with a profit of fully fifty per cent.; and all those who had money to buy outright what they needed, and bought stocks during the weeks that I advised purchases of almost anything on the list, had a chance to turn a nice little balance to their credit.

And now the time has come to notify my readers that they must use discrimination in their purchases. Do not be carried away with upward movements, and do not go heavily into speculations. If you must buy something, buy bonds and dividend-payers. Some of the speculations are still cheap if bought on slumps, for slumps are bound to come. The market cannot expect a constant upward rise. One immediately after the 1st of January was predicted, not only on the ease of money and the desire to invest accumulation of funds at the first of the year, but also largely on the fact that there was a very heavy outstanding short interest. The elimination of that immediately gave the market a set-back. Bear in mind that a short interest will do more for the market in the way of giving it a sharp and quick advance than almost anything else. Once in a while it leads to a corner in a stock that doubles and even trebles its value.

We are not out of the woods as yet. The Western Railroad Agreement, forced by circumstances, may be even shorter lived than the Gentlemen's Agreement was. It may be that the silverites in Congress will create a disturbance, though I have information of a movement that may lead to the passage of a compromise bill. Foreign liquidation, apparently complete, may prove to be only temporarily closed, and

PURE,  
SOLUBLE,  
Delicious.

THE STANDARD COCOA OF THE WORLD,  
A SUBSTITUTE FOR TEA & COFFEE.  
Easily Digested—Made Instantly.

HIGHEST AWARDS AT  
PRINCIPAL EXHIBITIONS.  
The Original—Take no other.

# VAN HOUTEN'S COCOA

**"Best & Goes Farthest—Largest Sale in the World—Once Tried, Always Used."**

it is possible and probable that some of the tremendous real estate speculations in the West and South may collapse within the approaching few months. Beyond all this, I do not like the looks of some of our big railroad properties. Rock Island does not rally as it should; its stock and some of its bonds sell rather low. There are weak spots also about both Atchafalaya and Reading that seem to me to be significant. I have a suspicion that German bankers in financial straits are unloading their Louisville and Nashville and their Villards. So I say, that while we may have an upward market until toward April, still I see plenty of chances for serious drawbacks.

Much will depend upon what the great manipulators of the market have in view. If the prevailing impression that the great bear leaders are now loaded with stocks and are ready for a rise proves to be true, the upward tendency may be sustained for fifty or sixty days to come. Look out for tight money again as the first of April approaches. We have had a decided reaction from the congested condition of affairs that affected business, banking, and commercial interests during the close of the year, when everybody was hoarding money. Now everybody seems to be getting ready to spend it. How far will the pendulum swing during this reaction? Usually it takes a little time for it to get under headway; sometimes it comes to a dead stop. So many factors are involved in the question that the prediction of to-day may be changed to-morrow. I, therefore, always urge my readers to be on the safe side and to pay as they go, even though their profits may be smaller than if they speculated or bought on a margin.

A correspondent at New Haven, Conn., says that he has about \$6,000, on the income of which he is dependent; that he has invested a third of his estate in local mortgages on improved property in small amounts at six per cent., but finds it difficult to secure these; that he has put another third in Western farm mortgages, and sustained a loss of more than twenty-five per cent. on these loans, and wishes to invest his remaining third in good stocks or bonds. He has a few shares of the New York, New Haven and Hartford Railroad, which net him four per cent., and says he cannot invest in local gas, water, bank, or other stocks because they are too high. He asks my opinion of the stocks of Western banks, of American Cable, and West Shore bonds.

I reply that if my correspondent could put all  
(Continued on page 490.)

Madison Square Garden.  
FRIDAY, JAN. 30.  
**CARMENCITA**  
BALL.

CARMENCITA'S ENTREE AT 10.  
CARMENCITA'S DANCE AT 10.30.  
Tickets, \$5. Boxes, according to location, for sale at all leading hotels and Koster & Bial's Box Office.

**DR. T. FELIX GOURAUD'S ORIENTAL CREAM, OR MAGICAL BEAUTIFIER.**

PURIFIES  
the Skin  
No other  
method will do it.

Removes Tan, Pimples, Freckles, Moth Patches, Rash, and Skin diseases, and every blemish on beauty, and defies detection. It has stood the test of 40 years, and is so harmless we taste it to be sure it is properly made. Accept no counterfeit of similar name. Dr. L. A. Saver said to a lady of the haut-ton (a patient): "As you ladies will use them, I recommend 'Gouraud's Cream' as the least harmful of all the Skin preparations." For sale by all Druggists and Fancy Goods Dealers in the U. S., Canada and Europe.

**FRED. T. HOPKINS, Prop'r, 37 Great Jones St., N. Y.**

# FREE!

THE UNSPEAKABLE DELIGHT OF IT! THE VIM AND BUOYANCY! HAVE YOU EVER BEEN A PRISONER? ARE YOU A PRISONER NOW? DOES DISEASE HOLD YOU? **ESCAPE!** YOU CAN. COMPOUND OXYGEN WILL HELP YOU HERE. COMPOUND OXYGEN IS A CONCENTRATION OF OZONE. IT IS CHARGED WITH ELECTRICITY. INHALED TO THE LUNGS IT SENDS A GLOW OF REVITALIZATION ALL THROUGH THE SYSTEM. IN ORDER TO INHALE COMPOUND OXYGEN IT MUST BE RELEASED FROM THE INHALING APPARATUS BY HEAT. THIS SENDS A WARM, OXYGENATED VAPOR TO THE BREATHING SURFACES THAT IS NOT ONLY MOST SOOTHING AND HEALING, BUT IS MOST EFFECTUAL IN REMOVING CLOTS AND OBSTRUCTIONS. COMPOUND OXYGEN MAKES STRENGTH. THAT'S THE POINT; AND STRENGTH IS THE SPECIFIC OF ALL SPECIFICS TO WORK WONDERS FOR THE SICK MAN.

A BOOK OF 200 PAGES WILL TELL YOU WHO HAVE BEEN RESTORED TO HEALTH AND STRENGTH BY THE USE OF THIS POWERFUL REMEDIAL AGENT. THE BOOK IS FILLED WITH SIGNED INDORSEMENTS, AND WILL BE SENT ENTIRELY FREE OF CHARGE TO ANY ONE WHO WILL ADDRESS  
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120 SUTTER ST., SAN FRANCISCO, CAL. 59 CHURCH ST., TORONTO, CANADA.



## LETTER FROM HON. J. W. HUSTED.

"STATE OF NEW YORK, ASSEMBLY CHAMBER,  
ALBANY, Jan. 16th, 1890."

"I desire once more to bear my testimony to the value of ALLCOCK'S POROUS PLASTERS. I have used them for twenty-five years past, and can conscientiously commend them as the best external remedy that I have known. Years ago, when thrown from a carriage and seriously injured, I gave them a thorough trial. In a very short time the pain that I was suffering disappeared, and within a week I was entirely relieved. On another occasion, when suffering from a severe cough, which threatened pulmonary difficulties, which I was recommended to go to Florida to relieve, I determined to test the plaster again. I applied them to my chest and between the shoulder blades, and in less than a fortnight was entirely cured. On still another occasion, when suffering from an attack of rheumatism in the shoulder to such an extent that I could scarcely raise my arm, I again resorted to the plaster, and within a very few days the rheumatism entirely disappeared. I have them constantly by me, whether at home or abroad. My family as well as myself have found them to be a sovereign remedy, both for external and internal troubles. I never had, but one kidney difficulty in my life, and the application of the plaster cured me in a week. I desire, as I said before, to bear my testimony in a public way to their efficacy, and I know of no better way of doing it than by giving you my personal experience."

J. W. HUSTED.

EVERY factory and workshop in the land should keep on hand Salvation Oil. 25 cents.  
The most reliable family medicine for coughs and colds is Dr. Bull's Cough Syrup.

ANGOSTURA Bitters, the world-renowned South American appetizer, cures dyspepsia, etc.

## THE NEW YORK AND FLORIDA SPECIAL OF THE PENNSYLVANIA RAILROAD.

THE Pennsylvania Railroad Company announces that, commencing on January 19th, the New York and Florida Special will be placed in service between New York and Jacksonville and St. Augustine. The train will run tri-weekly at present, leaving New York Monday, Wednesday, and Friday at 9.30 A.M., Philadelphia 11.50 A.M., Baltimore 2.30 and Washington 3.30 P.M., arriving at Jacksonville and St. Augustine the next afternoon. The train will be equipped with Pullman Vestibule Drawing-room, Sleeping, Dining, Smoking, and Observation Cars. A conspicuous feature of the equipment is the new Pullman Vestibule Drawing-room car, containing six drawing-rooms fitted with all the modern conveniences of comfort and luxury. These cars will afford most convenient and exclusive accommodations for parties traveling together.

Never before in the history of Southern travel have its requirements been so fully met, and the inauguration of this magnificent service will undoubtedly greatly stimulate travel to this particular portion of the South. Reservations of space may now be made at the ticket offices of the Pennsylvania Railroad.

## PLEASURE TOURS TO FLORIDA.

VIA PENNSYLVANIA RAILROAD.

LEAVE New York, January 20th, February 3d, February 17th, March 3d, and March 17th, under personal escort of tourist agent and chaplain, by special train of Pullman Vestibule Sleeping and Drawing-room cars. Two weeks are allowed in Florida. Round-trip tickets, \$50.00, including Pullman accommodations and meals en route, in both directions. For itineraries and all information apply to, or address, Tourist Agent, Pennsylvania Railroad, 849 Broadway, New York.

## "Brown's Bronchial Troches."

For Bronchial, Asthmatic, and Pulmonary Complaints, "BROWN'S BRONCHIAL TROCHES" have remarkable curative properties. 25 cents a box.

## TRAVEL MADE PERFECT.

On your next trip West patronize the New York Central and Hudson River Railroad, and enjoy the advantages of departing from Grand Central Station, traveling over a great four-track railway, along the Hudson—America's most picturesque and beautiful river—via Niagara Falls, the world's greatest cataract, or along the south shore of Lake Erie, in new Wagner vestibule trains, with unsurpassed service and equipment.

## BROWN'S HOUSEHOLD PANACEA,

"THE GREAT PAIN RELIEVER," cures Croup, colic, colds, all pains. 25 cents a bottle.

## Mrs. Winslow's Soothing Syrup

has been used for over fifty years by millions of mothers for their children while teething with perfect success. It soothes the child, softens the gums, allays all pain, cures wind colic, and is the best remedy for diarrhoea. Sold by druggists in every part of the world, twenty-five cents a bottle.

When Baby was sick, we gave her Castoria,  
When she was a Child, she cried for Castoria,  
When she became Miss, she clung to Castoria,  
When she had Children, she gave them Castoria.

## PENNSYLVANIA TOURS

TO THE

## GOLDEN GATE CALIFORNIA

Affording a visit of THREE WEEKS in

## Superbly Appointed Train

Of Pullman Vestibule Drawing-Room Sleeping, Smoking and Library, Dining and Observation Cars—an exact

COUNTERPART of the PENNSYLVANIA LIMITED

## DATES OF STARTING:

February 7th, 1891. March 3d, 1891.  
March 26th, 1891. April 14th, 1891.

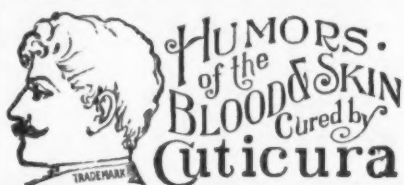
EXCURSION TICKETS, including all traveling expenses and sustenance en route in both directions, and side trips to San Diego, Riverside, Pasadena, Santa Barbara, and San José (Mt. Hamilton), from New York, Philadelphia, Baltimore, and Washington,

\$275.00

FOR THE FIRST, SECOND, AND THIRD, AND \$300.00 FOR THE FOURTH.

Tourist Agent and Chaplain Accompany the Party. For itinerary containing full information, address GEO. W. BOYD, Assistant General Passenger Agent, Philadelphia, Pa.

CHAS. E. PUGH, General Manager. J. R. WOOD, General Passenger Agent.



## HUMORS. of the BLOOD &amp; SKIN Cured by Cuticura

HUMORS OF THE BLOOD, SKIN, AND SCALP, whether itching, burning, bleeding, scaly, crusted, pimply, blotchy, or copper-colored, with loss of hair, either simple, scrofulous, hereditary, or contagious, are speedily, permanently, economically, and infallibly cured by the CUTICURA REMEDIES, consisting of CUTICURA, the great Skin Cure, CUTICURA SOAP, an exquisite Skin Purifier and Beautifier, and CUTICURA RESOLVENT, the new Blood and Skin Purifier and greatest of Humour Remedies, when the best physicians and all other remedies fail. CUTICURA REMEDIES are the only infallible blood and skin purifiers, and daily effect more great cures of blood and skin diseases than all other remedies combined.

Sold everywhere. Price, CUTICURA, 50c.; SOAP, 25c.; RESOLVENT, \$1. Prepared by Potter Drug and Chemical Corporation, Boston, Mass.

Send for "How to Cure Skin and Blood Diseases."

Pimples, blackheads, chapped and oily skin prevented by CUTICURA SOAP.

Backache, kidney pains, weakness, and rheumatism relieved in one minute by the celebrated CUTICURA ANTI-PAIN PLASTER. 25c.

## HENRY SIEDE,

LEADING FURRIER.

## Alaska Seal Garments.

For this week, or until a considerable portion of my manufactured stock is disposed of, I will offer *All Furs* at greatly reduced prices. Seal Garments, Capes, Muffs, Ge. Hemen's Furs. Carriage Robes, Rugs, etc.

14 West 14th St.,

and 5th Ave. cor. 38th St., New York.

ESTABLISHED 40 YEARS.

DARKEST AFRICA 5 handsome specimens from this mysterious country, with full description of each, 35cts. H. Williams, 1 Franklin St., Boston, Mass.

MADE WITH BOILING WATER.

## EPPS'S

GRATEFUL-COMFORTING.

## COCOA

MADE WITH BOILING MILK.

GORMULLY & JEFFERY MFG. Co.  
222-228 N. FRANKLIN ST. CHICAGO.  
NEW ENGLAND BRANCH HOUSE  
178 Columbus Ave. BOSTON, MASS.

AMERICAN RAMBLERS  
HIGHEST GRADE MADE  
For Lady or Gentleman  
ILLUSTRATED CATALOGUE FREE.  
MERCHANTS, ATTENTION!

DON'T PAY 25% MORE FOR YOUR

## DELIVERY WAGONS

than you can purchase them from the

John M. Holler Wagon Works, Albany, N. Y.

No extra charge for working from special designs. Estimates furnished. Correspondence solicited. All work guaranteed.

## DO YOU EAT CANNED SALMON?

Ask your grocer for it, WITH KEY ATTACHMENT. A child can open a can with the key. No more cut fingers with ragged Tin or Can openers. PATENT CAN OPENING CO., of Portland, Oregon.

EMERSON SUPERIOR QUALITY, MODERATE PRICES.  
BOSTON 74 TREMONT ST. 50,000 SOLD NEW YORK 92 FIFTH AVE.  
ALL PIANOS FULLY WARRANTED CATALOGUES FREE

The "Fischer Piano" at the White House.

EXECUTIVE MANSION, WASHINGTON, Dec. 16th, 1890.

Gentlemen—It affords me much pleasure to inform you that the piano which I ordered from you for a Christmas present to my mother has been received. My mother joins me in expressing to you our great satisfaction with the piano, its tone being very sweet, sympathetic and powerful, and the touch and action all that could be desired. The case is beautiful in design and finish. Thank you for the careful attention you have given to this order. Yours truly,

Russell B. Harrison  
To Messrs. J. & C. FISCHER,  
110 Fifth Avenue, New York City.

## SPECIAL FOOD FOR BRAIN AND NERVES.

## GROSBY'S VITALIZED PHOSPHITES.

PREPARED ACCORDING TO THE FORMULA OF PROFESSOR PERCY. From the Vital principle of the Brain of the Ox and the Embryo of the Wheat and Oat. For more than twenty years Physicians have used and recommended this Brain principle, as the best restorer of vigor and impaired vitality. Thousands of the world's best Brain workers, college students, and those engaged in athletic sports, have maintained their bodily and mental activity by its use. It is a vital "Patent Medicine"; the formula is on every label. It is a vital nutrient Phosphite, not a Laboratory Phosphate. Descriptive pamphlet, with testimonials, free. F. GROSBY CO., 56 W. 25th St., N. Y. Druggists, or sent by mail, \$1.00.

## WALL STREET.

(Continued from page 489.)

his property in local mortgages (gilt-edged), and get five or six per cent., he would pursue the wisest and most conservative course possible for him to follow. His New Haven and Hartford stock is a good investment, and the stockholders have been notified of an increase of the capital, which will be distributed at par to stockholders of record. This will make a handsome dividend for my correspondent. As to Western bank stocks, mortgages, loan association securities, etc., I have never advised my readers to go into them unless they had a personal knowledge of the management of those who negotiated the loans or controlled the banks or securities. I mean by "personal knowledge," an intimate acquaintance equivalent to a guarantee of the security.

American Cable at 80 is cheap, in my opinion. It pays five per cent., and stands ahead of an enormous quantity of Western Union stock, which is earning and paying regular dividends. The guarantee of the Western Union has been examined, I am told, by high authorities, and the late Samuel J. Tilden, who had nearly a million dollars of Cable stock, said that it was a perfect guarantee—the best that Mr. Gould had ever given. The lease can be terminated only by an agreement of the Cable Company and the Western Union Company, or by arbitrators appointed by both. Of course Mr. Gould is in control of both concerns, and I have always thought that the result rested with him. But he and his associates are said to be the largest holders of Cable stock, and entirely satisfied with the returns they receive from it. The capitalization of the Cable Company is \$14,000,000, not \$12,000,000 as my correspondent says. It is a generous capitalization, but that does not affect the terms of the lease.

As to West Shore 4's, I do not think that they are worth much more than they are selling at. Par and a few per cent. above par is a pretty good price for a four per cent. security. They may advance; but there are other bonds that will have a larger advance than West Shores. Wheeling and Lake Erie preferred, selling at a little over 70, paying four per cent. and with a prospect of doing even better before the year is out, is strongly held and is promising. Manhattan Elevated stock, of this city, is by many considered gilt-edged, though I have not made sufficient investigation to warrant the expression of an opinion regarding it.

A correspondent at Philadelphia asks my opinion of the Third Mortgage Northern Pacific bonds, and inquires whether they can be called in before maturity. These bonds sell at present at 108½; they pay six per cent., making them net to the holder only about five and one-half per cent. This is just about what the Rio Grande Westerns at present prices will pay, and I prefer the latter to the Northern Pacific Thirds. If my correspondent wants to make a little more money, and believes in Northern Pacific securities, why not buy some of the General Consolidated 5's now selling at about 84? The Third Mortgage bonds of the road cannot be called in before maturity, but they may be bought at 105 for sinking-fund purposes; but such purchase, of course, cannot be made with the bonds ranging at present figures.

From Mansfield, Ohio, comes an inquiry as follows: "What low-priced preferred stock that is paying dividends would you advise me to purchase, having only \$1,000 to invest?" My correspondent has very little money to go into the stock market with. I advise him not to speculate. Among the lower-priced dividend-payers that are held in good repute on the Street is Denver and Rio Grande, selling around 63 and paying five per cent. per annum, two-and-a-half per cent. being due next month; Lake Erie and Western preferred, selling at 58, and paying four per cent., which has paid dividends for six years. The stock sold down to 44 during the recent panic, and sold up to 67 in May last. The Rio Grande Western preferred sells at about the price of the Denver and Rio Grande, and will, I am told, be a safe five-per-cent. dividend-paying stock hereafter, though the first dividend was paid in preferred stock. American Cable at 80, paying five per cent., comes nearer to being a bond and is cheap. Wheeling and Lake Erie preferred and Richmond Terminal preferred are also recommended by some. Of the two, I should certainly prefer the former.

From Melrose Highlands, Mass., comes a request for information regarding the Chesapeake and Ohio Railroad's securities. My correspondent says: "I would like very much your opinion of the first preferred stock for investment or speculation at 50. I am told that a five per cent. dividend is probable in the near future, and you may have noted Mr. Pierpont Morgan's prediction in a late paper regarding the first preferred." A friend who bought this stock at 68 was told by Mr. Morgan to hold it and that he would get his money back. It is entitled to five per cent. dividends; but from what I can learn it is not very likely to have any dividends paid immediately, perhaps not this year. If it is bought and put away it will realize the expectations of its friends. But why not take a stock that pays dividends and sells at about the same price?

A reader at Elizabethton, Tenn., wants to know what the clearing house is, and what are its operations. In other days the various banks of this city, following the rule of other cities, made their "clearings" themselves. At the

close of business or at a convenient time, they sent all the checks received drawn on other banks to these banks for collection, adjusting the difference between debits and credits, and thus "clearing" up the day's transactions. The New York Clearing House takes care of all these mixed transactions, and makes the "clearings" for all the banks, adjusting the balances instead of drawing on each one for separate accounts. It has come to be a great and beneficent institution, convenient, substantial, and secure.

From Chicago I have an inquiry regarding Sugar Trust. It seems to me that the Attorney-General of this State should not hesitate to take action to invalidate the reorganization so stealthily, craftily, and hurriedly effected. Stockholders in Sugar Trust who have been receiving ten per cent. dividends will, according to my analysis of the reorganization proposition now made them, get only three-and-a-half per cent. dividends. They are offered one-half the face value of their stock in seven per cent. preferred stock, and the other half in common stock, which may or may not pay dividends. They get, it is true, five per cent. in the shape of a cash dividend; but to offset this, ten million dollars of bonds are placed ahead of the stock. What a *hocus-pocus* scheme this is, and yet Sugar Trust was boomed on it! No explanation of the condition of this concern has yet been made. I believe that the inside facts might be startling.

A Toledo, Ohio, correspondent asks what I think of Chicago Gas, and if the passage of its dividend does not forebode disaster. I am told, on what I believe to be good authority, that the recent reorganization of the Chicago Gas concern is in the interests of the ultimate and decided appreciation of the stock, and that the passage of the dividend also tends to the same end. It may be that the stock will go lower; but there are evidences that, if it is held, it will realize much higher prices. I again repeat what I have said before, that, as this has been somewhat of a speculative security, I do not advise investment purchases of it. I think, however, that the changes in the Board are calculated to make it less speculative, and for that its stockholders should be profoundly grateful.

Jasper

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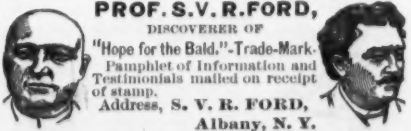
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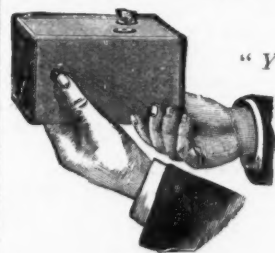
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